

# RHODE ISLAND

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### TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

The statistics for the urban area and the rural-nonfarm area of the State outside the principal metropolitan districts, for the cities of 100,000 or more, and for the principal metropolitan districts are presented in a series of 7 standard tables corresponding to the first 7 tables for the State.

A single alphabetical order is followed in arranging the tables for cities and principal metropolitan districts; hence

the tables for any principal metropolitan district will be found immediately after those for its largest central city.

Corresponding tables have the same number throughout, with all tables for a given area bearing a common prefix letter. Thus "A" has been assigned to tables for the State, "B" and "C" to tables for the urban and the rural-nonfarm areas outside the principal metropolitan districts; "D" to the tables for the first city (or metropolitan district) presented, etc.

Page references are shown above for the tables for the urban and the rural-nonfarm areas of the State outside the principal metropolitan districts. The standard table titles for the cities and principal metropolitan districts are shown below. The page on which each table is to be found for any given area is indicated in the tabular presentation with the prefix letter assigned to the tables for that area.

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Table A-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	200,550	185,096	68,284	36.9	116,812	9,860	6,094	64,316	37,764	58.7	26,552
1930: Private families reporting tenure	-	161,471	65,596	40.6	95,875	-	-	-	-	-	-
1920: All families reporting tenure	-	131,018	89,198	29.9	91,820	-	-	38,624	20,636	53.4	17,988
Dwelling units: 1940	200,550	185,096	68,284	36.9	116,812	9,860	6,094	64,316	37,764	58.7	26,552
Urban	181,148	171,286	61,010	35.6	110,226	6,855	3,052	57,310	34,999	61.1	22,311
Rural-nonfarm	19,407	13,810	7,274	52.5	6,586	2,505	3,042	7,006	2,765	39.5	4,241
COLOR OF OCCUPANTS											
White	-	181,878	67,565	37.1	114,313	-	-	63,641	37,432	58.8	26,209
Nonwhite	-	3,218	719	22.3	2,499	-	-	675	382	49.2	343
TYPE OF STRUCTURE											
1-family	77,094	65,651	44,920	68.4	20,731	5,680	5,813	42,429	23,958	56.5	18,471
Other	123,456	119,445	23,364	19.6	96,081	3,780	281	21,887	13,806	63.1	8,081
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	74,426	63,747	43,343	68.0	20,404	5,310	5,369	42,180	23,285	55.5	18,345
Under \$5	529	475	305	64.2	170	29	25	291	51	17.5	240
\$5 to \$9	1,888	1,600	747	46.7	853	144	144	697	188	26.3	514
\$10 to \$14	5,850	4,259	1,631	38.3	2,628	898	698	1,579	580	38.6	1,049
\$15 to \$19	7,149	5,869	2,489	42.4	3,380	741	539	2,425	1,110	45.8	1,315
\$20 to \$24	9,232	7,729	4,162	53.8	3,567	930	573	4,042	2,032	50.3	2,010
\$25 to \$29	8,712	7,599	4,695	61.8	2,904	541	572	4,568	2,569	56.2	1,999
\$30 to \$39	14,288	12,918	9,432	73.0	3,486	555	815	9,180	5,592	60.9	3,588
\$40 to \$49	10,069	9,153	7,517	82.1	1,636	451	465	7,350	4,767	64.9	2,583
\$50 to \$59	6,066	5,441	4,624	85.0	817	307	318	4,509	2,908	64.5	1,801
\$60 to \$74	4,263	3,909	3,441	88.0	468	199	155	3,350	2,104	62.8	1,245
\$75 to \$99	2,739	2,341	2,027	86.6	314	198	205	1,974	1,077	54.6	597
\$100 and over	3,641	2,454	2,273	92.6	181	327	860	2,215	912	41.2	1,303
Median monthly rent (dollars)	32.20	32.86	37.60	-	28.94	24.06	31.14	37.66	39.23	-	35.20

Table A-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE													2- to 4-family properties		
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999		\$20,000 and over	Not reporting
Mortgaged properties	37,764	24,625	183	412	695	1,245	1,518	4,448	4,610	4,005	3,890	2,025	1,054	321	186	38	13,139
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	36,837	23,894	164	392	662	1,195	1,475	4,327	4,492	3,905	3,793	1,964	1,015	307	177	26	12,943
Average interest rate (%)	5.50	5.49	5.72	5.64	5.73	5.65	5.62	5.57	5.50	5.43	5.38	5.38	5.35	5.37	5.23	-	5.53
HOLDER OF FIRST MORTGAGE																	
Reporting holder	36,945	24,064	176	400	679	1,220	1,490	4,360	4,510	3,924	3,793	1,969	1,026	309	180	28	12,861
Building and loan association	3,742	2,892	8	27	69	132	179	578	551	485	519	216	97	23	4	4	850
Commercial bank	8,151	5,477	21	50	106	217	266	866	1,022	884	957	597	299	109	65	8	2,674
Savings bank	12,093	7,303	27	81	167	346	431	1,331	1,427	1,183	592	332	96	53	10	4,790	
Life insurance company	435	296	1	1	1	4	5	18	35	52	64	63	35	17	5	-	139
Mortgage company	824	514	4	13	16	34	28	85	98	89	79	41	16	5	-	-	310
Home Owners' Loan Corporation	3,649	2,186	9	35	53	112	149	444	465	376	330	137	66	12	6	1	1,463
Individual	6,326	4,082	68	173	236	324	376	544	683	552	422	213	112	31	23	5	2,244
Other	1,725	1,314	18	20	31	51	56	179	228	259	249	120	69	16	18	-	411
Reporting debt and value	36,207	23,623	165	374	643	1,171	1,446	4,259	4,451	3,888	3,775	1,947	1,018	311	180	-	12,584
JUNIOR MORTGAGE																	
First mortgage only	6,609	3,486	13	34	55	128	151	477	590	621	664	382	230	79	62	-	3,123
First and junior mortgage	1,519	755	3	7	26	34	41	156	169	99	114	59	29	12	6	-	764
With 1st mtg.; not rptg. on junior	26,079	19,382	149	333	562	1,009	1,254	3,626	3,692	3,168	2,997	1,506	754	220	112	-	8,697
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	5,516	3,879	160	298	363	482	442	852	577	360	221	81	27	13	3	-	1,637
\$1,000 to \$1,499	4,598	3,026	5	66	201	325	366	793	559	342	237	78	40	10	4	-	1,572
\$1,500 to \$1,999	4,240	2,836	-	10	62	217	301	824	617	397	253	122	27	6	-	-	1,434
\$2,000 to \$2,499	4,918	3,195	-	-	17	129	226	780	762	594	430	199	72	11	5	-	1,723
\$2,500 to \$2,999	3,506	2,374	-	-	-	18	94	583	626	488	333	127	42	2	1	-	1,132
\$3,000 to \$3,999	6,066	3,913	-	-	-	-	17	417	1,036	976	683	388	165	19	9	-	2,153
\$4,000 to \$4,999	3,484	2,189	-	-	-	-	-	30	247	605	769	368	130	32	8	-	1,295
\$5,000 to \$5,999	1,904	1,156	-	-	-	-	-	-	27	117	454	322	154	56	26	-	748
\$6,000 to \$7,499	1,201	612	-	-	-	-	-	-	9	123	216	191	46	25	-	-	589
\$7,500 to \$9,999	507	277	-	-	-	-	-	-	-	-	53	129	57	26	-	-	230
\$10,000 to \$14,999	201	125	-	-	-	-	-	-	-	-	3	31	47	44	-	-	76
\$15,000 to \$19,999	44	29	-	-	-	-	-	-	-	-	-	2	9	18	-	-	15
\$20,000 and over	22	12	-	-	-	-	-	-	-	-	-	-	1	11	-	-	10
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	197,735	121,611	110	429	1,047	2,445	3,728	13,993	18,871	20,099	24,162	15,945	11,139	4,948	4,696	-	76,124
Average value (dollars)	5,461	5,146	667	1,148	1,628	2,088	2,578	3,285	4,240	5,169	6,400	8,190	10,996	15,910	26,089	-	6,049
Debt on first and jr. mtgs. (thous.)	94,986	59,771	72	244	553	1,344	1,937	7,366	9,848	10,222	12,288	7,373	4,906	1,997	1,671	-	35,215
Percent of value of property	48.0	49.1	65.5	56.8	52.8	55.0	52.0	52.6	52.2	50.9	50.7	46.2	44.0	40.4	35.6	-	46.2
Average debt (dollars)	2,623	2,530	437	652	860	1,148	1,339	1,723	2,213	2,629	3,242	3,787	4,843	6,422	9,286	-	2,798
Debt on first mtgs. (thousands)	93,327	59,067	72	242	543	1,331	1,918	7,247	9,706	10,132	12,116	7,289	4,864	1,973	1,636	-	34,260
Percent of value of property	47.2	48.6	65.0	56.4	51.8	54.4	51.4	51.8	51.4	50.4	50.1	45.7	43.7	39.9	34.8	-	45.0
Average debt (dollars)	2,578	2,500	433	647	844	1,136	1,326	1,702	2,181	2,606	3,210	3,744	4,801	6,342	9,088	-	2,722

HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	37,764	36,945	3,742	20,244	8,151	12,093	435	824	3,649	6,326	1,725	819
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate	36,837	36,339	3,663	19,957	8,030	11,927	427	809	3,649	6,157	1,677	498
Average interest rate (percent)	5.50	5.50	5.67	5.57	5.56	5.58	5.37	5.67	4.50	5.78	5.44	5.56
Reporting debt and value	36,207	35,565	3,624	19,458	7,908	11,550	427	770	3,516	6,111	1,659	642
Percent distribution	-	100.0	10.2	54.7	22.2	32.5	1.2	2.2	9.9	17.2	4.7	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	36,207	35,565	3,624	19,458	7,908	11,550	427	770	3,516	6,111	1,659	642
First mortgage only	6,609	6,524	471	3,541	1,159	2,382	148	211	823	1,074	256	85
First and junior mortgage	1,519	1,373	97	800	323	477	18	31	94	276	57	146
With first mortgage; not reporting on junior mortgage	28,079	27,568	3,056	15,117	6,426	8,691	261	528	2,599	4,761	1,346	411
1-family properties	23,623	23,239	2,819	12,323	5,341	6,982	294	481	2,107	3,945	1,270	384
First mortgage only	3,486	3,441	290	1,333	429	904	100	118	399	522	174	45
First and junior mortgage	755	686	54	394	133	261	10	16	45	136	31	69
With first mortgage; not reporting on junior mortgage	19,382	19,112	2,475	10,091	4,549	5,542	184	347	1,663	3,287	1,065	270
2- to 4-family properties	12,584	12,326	805	7,135	2,567	4,568	133	289	1,409	2,166	389	258
First mortgage only	3,123	3,033	181	1,703	530	1,173	48	93	424	552	82	40
First and junior mortgage	764	697	43	406	150	246	8	15	49	140	26	77
With first mortgage; not reporting on junior mortgage	8,697	8,556	581	5,026	1,877	3,149	77	181	936	1,474	281	141
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	36,207	35,565	3,624	19,458	7,908	11,550	427	770	3,516	6,111	1,659	642
Value of property (dollars)	197,735,200	194,010,400	18,176,800	110,986,600	46,797,300	64,189,300	3,337,600	4,180,500	18,555,300	29,339,500	9,434,100	3,724,800
Average value (dollars)	5,461	5,455	5,016	5,704	5,918	5,558	7,816	5,429	5,277	4,801	5,687	5,802
Debt on first and junior mortgages (dollars)	94,985,700	93,066,400	9,115,900	50,128,300	21,832,200	23,296,100	1,955,800	2,085,800	10,987,100	13,833,700	4,959,800	1,919,300
Percent of value of property	48.0	48.0	50.2	45.2	46.7	44.1	58.6	49.9	59.2	47.2	52.6	51.5
Average debt (dollars)	2,623	2,617	2,515	2,576	2,761	2,450	4,580	2,709	3,125	2,264	2,990	2,990
Debt on first mortgages (dollars)	93,326,900	91,536,900	9,024,500	49,264,000	21,447,400	27,816,600	1,933,600	2,054,300	10,897,000	13,506,400	4,907,100	1,740,000
Percent distribution	-	100.0	9.9	58.8	23.4	30.4	2.1	2.2	11.9	14.7	5.4	-
Percent of value of property	47.2	47.2	49.6	44.4	45.8	43.3	57.9	49.1	46.0	52.0	46.7	46.7
Average debt (dollars)	2,578	2,575	2,490	2,532	2,712	2,408	4,523	2,668	3,099	2,210	2,958	2,710
1-family properties	23,623	23,239	2,819	12,323	5,341	6,982	294	481	2,107	3,945	1,270	384
Value of property (dollars)	121,611,400	119,529,900	13,916,800	66,820,900	30,174,500	36,646,400	2,187,900	2,481,400	10,049,000	16,999,800	7,074,600	2,081,500
Average value (dollars)	5,148	5,144	4,937	5,422	5,650	5,249	7,442	5,159	4,769	4,309	5,571	5,421
Debt on first and junior mortgages (dollars)	59,771,200	58,676,600	7,049,100	31,268,400	14,590,400	16,678,000	1,313,100	1,267,600	5,901,800	8,060,200	3,816,400	1,094,600
Percent of value of property	49.1	49.1	50.7	46.8	48.4	45.5	60.0	51.1	58.7	47.4	53.9	52.6
Average debt (dollars)	2,530	2,525	2,501	2,537	2,732	2,389	4,466	2,635	2,801	2,043	3,005	2,851
Debt on first mortgages (dollars)	59,067,200	58,046,000	7,019,200	30,892,800	14,406,500	16,484,300	1,298,800	1,255,900	5,864,000	7,918,200	3,797,100	1,021,200
Percent of value of property	48.6	48.6	50.4	45.2	47.3	45.0	59.4	50.6	58.4	46.6	53.7	49.1
Average debt (dollars)	2,500	2,498	2,490	2,507	2,698	2,361	4,418	2,611	2,783	2,007	2,990	2,659
2- to 4-family properties	12,584	12,326	805	7,135	2,567	4,568	133	289	1,409	2,166	389	258
Value of property (dollars)	76,123,800	74,480,500	4,260,500	44,165,700	16,622,800	27,542,900	1,149,700	1,699,100	8,506,300	12,339,700	2,359,500	1,643,300
Average value (dollars)	6,049	6,043	5,293	6,190	6,476	6,030	8,544	5,879	6,037	5,697	6,065	6,369
Debt on first and junior mortgages (dollars)	35,214,500	34,389,800	2,066,800	18,859,900	7,241,300	11,618,100	642,700	818,200	5,085,300	5,773,500	1,143,400	824,700
Percent of value of property	46.3	46.2	48.5	42.7	43.6	42.2	55.9	48.2	59.8	46.8	48.5	50.2
Average debt (dollars)	2,798	2,790	2,567	2,643	2,821	2,543	4,832	2,831	3,609	2,666	2,939	3,197
Debt on first mortgages (dollars)	34,259,700	33,540,900	2,005,300	18,371,200	7,038,900	11,332,300	634,800	798,400	5,033,000	5,588,200	1,110,000	718,800
Percent of value of property	45.0	45.0	47.1	41.6	42.3	41.1	55.2	47.0	59.2	45.3	47.0	43.7
Average debt (dollars)	2,722	2,721	2,491	2,575	2,742	2,481	4,773	2,763	3,572	2,580	2,853	2,786

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	24,625	24,064	2,892	12,780	5,477	7,303	296	514	2,186	4,082	1,314	561
<b>RACE OF OCCUPANTS</b>												
White	24,411	23,852	2,857	12,677	5,488	7,289	296	508	2,159	4,047	1,308	559
Negro	196	195	33	93	85	58	6	6	26	31	6	1
Other nonwhite	18	17	2	10	4	6	-	-	1	4	-	1
<b>YEAR BUILT</b>												
Reporting year built	23,661	23,140	2,786	12,253	5,279	6,974	294	501	2,116	3,908	1,682	531
1930 to 1940	6,094	5,965	874	3,123	1,533	1,590	141	162	863	811	491	129
1920 to 1929	7,963	7,808	912	4,145	1,762	2,383	123	139	932	1,169	388	155
1910 to 1919	3,057	2,983	322	1,563	601	962	14	56	290	585	158	74
1900 to 1909	2,422	2,365	250	1,236	513	723	9	63	212	495	100	57
1880 to 1899	2,522	2,466	278	1,360	535	825	-	51	184	501	92	56
1879 or earlier	1,608	1,558	150	826	385	491	7	30	185	347	58	30

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	24,625	24,064	2,892	12,780	5,477	7,303	296	514	2,186	4,082	1,814	561
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	23,644	23,260	2,822	12,338	5,349	6,989	294	481	2,106	3,949	1,270	384
Under \$500.....	1,375	1,353	126	684	279	405	8	32	37	392	74	22
\$500 to \$999.....	2,562	2,525	253	1,387	529	808	6	50	116	660	103	37
\$1,000 to \$1,499.....	3,074	3,021	355	1,653	670	988	8	49	198	645	118	53
\$1,500 to \$1,999.....	2,874	2,826	343	1,509	604	905	16	50	280	512	116	48
\$2,000 to \$2,499.....	3,212	3,166	424	1,731	707	1,024	17	48	380	484	132	46
\$2,500 to \$2,999.....	2,393	2,352	324	1,215	495	720	16	50	305	326	116	41
\$3,000 to \$3,999.....	3,863	3,807	540	1,958	845	1,118	64	93	432	479	241	56
\$4,000 to \$4,999.....	2,144	2,104	234	1,078	560	518	68	71	242	217	194	40
\$5,000 to \$5,999.....	1,133	1,118	125	623	358	265	43	22	94	115	96	15
\$6,000 to \$7,499.....	592	580	75	312	171	141	23	9	49	66	46	12
\$7,500 to \$9,999.....	263	256	16	148	86	62	14	4	25	34	15	7
\$10,000 to \$14,999.....	121	115	6	69	33	36	8	3	2	14	13	6
\$15,000 to \$19,999.....	27	26	1	16	8	8	2	-	-	3	4	1
\$20,000 and over.....	11	11	-	5	4	1	1	-	1	2	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	23,894	23,607	2,839	12,567	5,393	7,174	289	504	2,186	3,943	1,279	237
Under 4.0%.....	125	120	12	28	15	13	-	2	-	41	37	5
4.0%.....	199	197	14	48	22	26	3	1	-	110	21	2
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	-	1	-	-
4.5%.....	2,654	2,623	47	238	131	107	23	14	2,186	28	92	25
4.6% to 4.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
5.0%.....	7,610	7,520	940	5,071	2,164	2,907	133	159	-	727	490	90
5.1% to 5.4%.....	6	6	1	2	1	1	-	-	-	1	2	-
5.5%.....	980	965	166	583	291	292	39	33	-	73	71	15
5.6% to 5.9%.....	4	4	-	3	1	2	-	-	-	1	-	-
6.0%.....	11,916	11,778	1,606	6,503	2,733	3,770	90	277	-	2,751	551	138
6.1% to 6.4%.....	2	2	-	1	1	-	-	1	-	-	-	-
6.5%.....	34	34	7	9	2	7	-	7	-	11	-	-
6.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	180	173	8	19	5	14	1	6	-	133	6	7
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	3	-	1
7.5%.....	7	6	1	2	-	2	-	-	-	-	-	1
7.6% to 7.9%.....	1	-	-	-	-	-	-	-	-	-	-	2
8.0% and over.....	173	171	36	59	26	33	-	4	-	63	9	2
Average interest rate..... (percent)	5.49	5.49	5.63	5.54	5.53	5.55	5.34	5.63	4.50	5.78	5.39	5.50
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	19,053	18,826	2,750	10,312	4,454	5,858	241	426	2,081	1,935	1,031	227
Real estate taxes included in payment.....	3,388	3,396	448	1,697	780	817	37	71	711	121	351	52
Monthly.....	3,002	2,958	422	1,377	688	689	34	66	683	60	316	44
Quarterly.....	30	30	2	20	5	15	1	1	2	2	2	-
Semiannual.....	232	227	9	144	59	85	1	3	7	47	16	5
Annual.....	27	27	1	14	3	11	1	-	1	7	3	-
Other.....	40	37	9	17	9	8	-	-	-	4	7	3
Not reporting frequency of payment.....	57	57	5	25	16	9	-	1	18	1	7	-
Real estate taxes not included in payment.....	15,310	15,150	2,267	8,515	3,600	4,915	200	349	1,340	1,765	714	160
Monthly.....	8,985	8,901	2,091	4,146	1,886	2,280	92	237	1,297	625	413	84
Quarterly.....	559	554	16	387	104	253	37	8	84	14	5	5
Semiannual.....	5,185	5,129	111	3,685	1,483	2,202	65	87	20	904	257	56
Annual.....	301	298	10	162	72	90	5	3	1	107	10	3
Other.....	61	60	5	20	7	13	-	4	-	17	14	1
Not reporting frequency of payment.....	219	208	34	115	48	67	1	10	14	28	6	11
Not reporting tax payment requirements.....	355	340	35	200	74	126	4	6	30	49	16	15
Monthly.....	161	153	31	63	29	34	1	2	27	21	8	8
Quarterly.....	18	16	1	13	2	11	-	-	-	2	-	2
Semiannual.....	155	151	1	115	40	75	3	3	3	18	8	4
Annual.....	11	11	-	6	2	4	-	1	-	4	-	-
Other.....	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	8	7	2	3	1	2	-	-	-	2	-	1
No principal payments required.....	4,668	4,593	119	2,209	887	1,322	43	76	82	1,864	200	75
Monthly.....	546	533	76	222	102	120	1	8	71	136	19	13
Quarterly.....	180	177	3	35	31	54	3	1	70	3	3	3
Semiannual.....	3,560	3,513	33	1,780	698	1,082	31	60	1	1,456	145	47
Annual.....	263	256	3	77	38	89	1	4	-	148	23	7
Other.....	35	33	2	10	5	5	1	1	-	17	2	2
Not-reporting frequency of payment.....	84	81	2	35	13	22	-	-	2	37	5	3
Not reporting principal payment requirements.....	536	286	19	143	72	71	6	5	19	79	15	250
Monthly.....	39	38	13	26	14	12	3	3	13	7	3	21
Quarterly.....	13	10	1	6	2	4	-	-	-	3	-	3
Semiannual.....	142	119	1	72	36	36	1	2	1	36	6	23
Annual.....	13	12	-	6	4	2	-	-	-	4	2	1
Other.....	5	5	-	2	1	1	-	-	-	2	1	-
Not reporting frequency of payment.....	274	72	4	31	15	16	2	-	5	27	3	202
No regular payments required.....	368	359	4	116	64	52	6	7	4	204	18	9

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					INTEREST RATE ON FIRST MORTGAGE						
Reporting debt.....					Reporting interest rate.....						
Under \$500.....	1,375	37	787	449	102	Under 4.0%.....	125	5	85	25	10
\$500 to \$999.....	2,562	111	1,497	811	143	4.0% to 4.4%.....	199	18	114	49	18
\$1,000 to \$1,499.....	3,074	206	1,995	744	129	4.1% to 4.4%.....	2	1	1	-	-
\$1,500 to \$1,999.....	2,874	266	1,901	581	126	4.5% to 4.9%.....	2,654	963	1,507	120	64
\$2,000 to \$2,499.....	3,212	343	2,172	558	139	4.6% to 4.9%.....	1	1	-	-	-
\$2,500 to \$2,999.....	2,393	381	1,575	354	88	5.0% to 5.4%.....	7,610	1,110	5,252	960	288
\$3,000 to \$3,999.....	3,863	791	2,474	474	124	5.1% to 5.4%.....	6	2	3	1	-
\$4,000 to \$4,999.....	2,144	574	1,286	258	76	5.5% to 5.9%.....	980	206	630	101	43
\$5,000 to \$5,999.....	1,133	342	613	131	47	6.0%.....	4	-	-	3	1
\$6,000 to \$7,499.....	592	125	349	87	31	6.1% to 6.4%.....	11,916	992	7,290	3,169	465
\$7,500 to \$9,999.....	263	43	156	51	13	6.5%.....	2	-	2	-	-
\$10,000 to \$14,999.....	121	15	72	20	14	6.6% to 6.9%.....	-	-	-	-	-
\$15,000 to \$19,999.....	27	-	15	6	5	7.0%.....	180	7	80	81	12
\$20,000 and over.....	11	1	3	5	2	7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	7	-	2	5	-
						7.6% to 7.9%.....	1	-	-	1	-
						8.0% and over.....	173	13	96	57	7
						Average interest rate...(percent)....	5.49	5.20	5.47	5.76	5.52

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	19,778	15,484	2,852	12,367	265	4,294
Total first mortgage outstanding debt.....(dollars).....	49,500,800	40,777,100	9,640,800	30,484,700	651,600	8,723,700
Total annual mortgage payment.....(dollars).....	5,729,247	5,206,460	1,211,788	3,909,456	85,236	522,787
Average first mortgage outstanding debt.....(dollars).....	2,503	2,633	3,380	2,465	2,459	2,032
Average value of property.....(dollars).....	5,109	5,169	5,238	5,146	5,505	4,890
Average annual estimated rental value.....(dollars).....	501	509	520	505	540	472
Average annual mortgage payment.....(dollars).....	290	336	425	316	322	122
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	12.8	12.6	12.8	13.1	6.0
Value of property.....	5.7	6.5	8.1	6.1	5.8	2.5
Estimated annual rental value.....	57.9	66.1	81.7	62.6	59.6	25.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,220	10,718	2,672	7,917	129	502
Average first mortgage outstanding debt.....(dollars).....	2,765	2,778	3,442	2,561	2,387	2,477
Average value of property.....(dollars).....	4,699	4,904	5,195	4,811	4,624	4,781
Average annual estimated rental value.....(dollars).....	468	469	518	480	452	464
Average annual mortgage payment.....(dollars).....	362	370	435	348	373	177
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.3	12.6	13.6	15.6	7.1
Value of property.....	7.4	7.5	8.4	7.2	8.1	3.7
Estimated annual rental value.....	74.1	75.6	83.9	72.5	82.5	38.1
Monthly mortgage payment—						
Under \$10.....	570	366	30	331	5	204
\$10 to \$14.....	1,125	1,008	91	900	12	122
\$15 to \$19.....	1,271	1,212	147	1,046	19	59
\$20 to \$24.....	1,586	1,546	298	1,234	14	40
\$25 to \$29.....	1,599	1,576	377	1,176	23	23
\$30 to \$39.....	2,616	2,586	840	1,713	38	30
\$40 to \$49.....	1,407	1,395	546	837	12	12
\$50 to \$59.....	564	559	194	361	4	5
\$60 to \$74.....	297	294	94	197	3	3
\$75 to \$99.....	108	106	34	72	-	2
\$100 and over.....	77	75	21	50	4	2
Average monthly mortgage payment.....(dollars).....	30.13	30.85	36.22	29.08	31.10	14.72
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,558	4,766	180	4,450	136	3,792
Average first mortgage outstanding debt.....(dollars).....	2,159	2,308	2,461	2,295	2,527	1,973
Average value of property.....(dollars).....	5,384	5,765	5,874	5,743	6,340	4,905
Average annual estimated rental value.....(dollars).....	517	552	549	550	623	473
Average annual mortgage payment.....(dollars).....	195	260	280	259	273	114
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.1	11.3	11.4	11.3	10.8	5.8
Value of property.....	3.6	4.5	4.8	4.5	4.3	2.3
Estimated annual rental value.....	37.8	47.1	51.1	47.0	43.8	24.2



HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	864	845	281	274	87	187	1	7	42	208	32	19
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	830	825	278	267	82	185	1	6	42	201	30	5
Average interest rate (percent)	5.84	5.84	6.38	5.49	-	5.46	-	-	-	5.85	-	-
Reporting debt and value	812	805	271	260	79	181	1	7	40	196	30	7
Percent distribution	-	100.0	33.7	32.3	9.8	22.5	0.1	0.9	5.0	24.3	3.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	812	805	271	260	79	181	1	7	40	196	30	7
First mortgage only	80	80	24	36	30	6	-	-	7	11	2	-
First and junior mortgage	21	21	8	5	1	4	-	1	-	6	1	-
With first mortgage; not reporting on junior mortgage	711	704	239	219	48	171	1	6	33	179	27	7
1-family properties	544	539	175	179	55	124	-	6	23	134	22	5
First mortgage only	44	44	12	21	17	4	-	-	5	4	2	-
First and junior mortgage	12	12	2	5	1	4	-	-	-	4	1	-
With first mortgage; not reporting on junior mortgage	488	483	161	153	37	116	-	6	18	126	19	5
2- to 4-family properties	268	265	96	81	24	57	1	1	17	62	8	2
First mortgage only	36	36	12	15	13	2	-	-	2	7	-	-
First and junior mortgage	9	9	6	-	-	-	-	1	-	2	-	-
With first mortgage; not reporting on junior mortgage	223	221	78	66	11	55	1	-	15	53	8	2
RELATION OF DEBT TO VALUE												
1- to 4-family properties	812	805	271	260	79	181	1	7	40	196	30	7
Value of property (dollars)	3,916,300	3,885,800	1,242,800	1,496,300	401,700	1,094,600	6,000	29,200	215,700	745,000	150,800	30,500
Average value (dollars)	4,823	4,827	4,586	5,755	-	6,048	-	-	-	3,801	-	-
Debt on first and junior mortgages (dollars)	1,808,700	1,792,700	566,400	652,300	196,400	455,900	1,500	16,800	132,500	349,000	74,200	16,000
Percent of value of property	45.2	46.1	45.6	43.6	-	41.6	-	-	-	46.8	-	-
Average debt (dollars)	2,227	2,227	2,090	2,509	-	2,519	-	-	-	1,781	-	-
Debt on first mortgages (dollars)	1,787,000	1,771,000	558,500	647,500	194,700	452,800	1,500	14,300	132,500	343,300	73,400	16,000
Percent distribution	-	100.0	31.5	36.6	11.0	25.6	0.1	0.8	7.5	19.4	4.1	-
Percent of value of property	45.6	45.6	44.9	43.3	-	41.4	-	-	-	46.1	-	-
Average debt (dollars)	2,201	2,200	2,061	2,490	-	2,502	-	-	-	1,752	-	-
1-family properties	544	539	175	179	55	124	-	6	23	134	22	5
Value of property (dollars)	2,626,000	2,604,500	804,700	1,052,900	281,700	771,200	-	25,700	117,700	487,700	115,800	21,500
Average value (dollars)	4,827	4,832	4,598	5,882	-	6,219	-	-	-	3,640	-	-
Debt on first and junior mortgages (dollars)	1,214,500	1,202,900	360,500	470,200	149,400	320,800	-	13,800	72,500	229,000	57,400	11,600
Percent of value of property	46.2	46.2	44.8	44.7	-	41.6	-	-	-	47.0	-	-
Average debt (dollars)	2,233	2,232	2,060	2,627	-	2,587	-	-	-	1,709	-	-
Debt on first mortgages (dollars)	1,202,400	1,190,800	358,500	465,400	147,700	317,700	-	13,300	72,500	224,400	56,600	11,600
Percent of value of property	45.8	45.7	44.6	44.2	-	41.2	-	-	-	46.0	-	-
Average debt (dollars)	2,210	2,209	2,049	2,600	-	2,562	-	-	-	1,675	-	-
2- to 4-family properties	268	265	96	81	24	57	1	1	17	62	8	2
Value of property (dollars)	1,290,300	1,281,300	438,100	443,400	120,000	323,400	6,000	3,500	98,000	257,300	35,000	9,000
Average value (dollars)	4,815	4,817	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	594,200	589,800	205,900	182,100	47,000	135,100	1,500	3,500	60,000	120,000	16,800	4,400
Percent of value of property	45.1	46.0	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,217	2,217	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	584,600	580,200	199,900	182,100	47,000	135,100	1,500	1,000	60,000	118,900	16,800	4,400
Percent of value of property	45.3	45.3	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,181	2,181	-	-	-	-	-	-	-	-	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	585	568	179	189	61	128	-	6	25	145	24	17
RACE OF OCCUPANTS												
White	582	565	177	188	61	127	-	6	25	145	24	17
Negro	2	2	2	-	-	-	-	-	-	-	-	-
Other nonwhite	1	1	-	1	-	1	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	517	507	155	166	60	106	-	5	24	136	21	10
1930 to 1940	154	162	55	41	15	26	-	4	10	39	13	2
1920 to 1929	131	129	37	54	12	42	-	-	7	30	1	2
1910 to 1919	46	44	13	19	9	10	-	1	2	7	2	2
1900 to 1909	67	65	17	17	11	6	-	-	3	25	3	2
1880 to 1899	51	50	17	19	7	12	-	-	-	13	1	1
1879 or earlier	58	57	16	16	6	10	-	-	2	22	1	1

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	585	568	179	189	61	128	-	6	25	145	24	17
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	547	542	176	180	55	125	-	6	23	135	22	5
Under \$500	50	50	15	12	3	9	-	-	-	21	2	-
\$500 to \$999	70	69	23	25	6	19	-	-	1	20	-	1
\$1,000 to \$1,499	88	86	28	26	8	18	-	1	1	28	2	2
\$1,500 to \$1,999	71	71	20	23	3	20	-	-	2	21	5	-
\$2,000 to \$2,499	85	85	30	31	15	16	-	3	5	15	1	-
\$2,500 to \$2,999	40	40	17	15	5	10	-	-	-	7	1	-
\$3,000 to \$3,999	71	71	26	17	2	15	-	2	8	13	5	-
\$4,000 to \$4,999	36	34	9	12	6	6	-	-	4	5	4	2
\$5,000 to \$5,999	15	15	5	6	3	3	-	-	1	1	2	-
\$6,000 to \$7,499	9	9	1	5	2	3	-	-	-	3	-	-
\$7,500 to \$9,999	4	4	2	1	-	1	-	-	1	-	-	-
\$10,000 to \$14,999	6	6	-	5	1	4	-	-	-	1	-	-
\$15,000 to \$19,999	1	1	-	1	1	-	-	-	-	-	-	-
\$20,000 and over	1	1	-	1	-	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	556	553	176	185	58	127	-	6	25	138	23	3
Under 4.0%	3	3	1	-	-	-	-	-	-	-	2	-
4.0%	6	6	-	-	-	-	-	-	-	6	-	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	30	30	-	1	-	1	-	-	25	4	-	-
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	162	161	30	92	23	69	-	1	-	30	8	1
5.1% to 5.4%	1	1	-	-	-	-	-	-	-	1	-	-
5.5%	12	12	-	6	3	3	-	-	-	3	3	-
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	309	307	134	84	31	53	-	3	-	77	9	2
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	2	2	-	1	1	-	-	1	-	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	16	16	-	-	-	-	-	-	-	16	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	15	15	11	1	-	1	-	1	-	1	1	-
Average interest rate (percent)	5.73	5.73	6.10	5.49	-	5.45	-	-	-	5.79	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	380	377	164	119	44	75	-	5	25	52	12	3
Real estate taxes included in payment												
Monthly	30	29	4	6	3	3	-	-	11	3	5	1
Quarterly	26	25	4	4	3	1	-	-	11	1	5	1
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	3	3	-	2	-	2	-	-	-	1	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-	-
Real estate taxes not included in payment												
Monthly	342	340	157	109	37	72	-	5	14	49	6	2
Quarterly	241	241	157	44	19	25	-	4	12	19	5	-
Semiannual	8	8	-	5	3	2	-	-	-	3	-	-
Annual	77	75	-	55	13	42	-	1	1	17	1	2
Other	11	11	-	2	2	-	-	-	-	1	-	-
Not reporting frequency of payment	1	1	-	-	-	-	-	-	1	-	-	-
Not reporting tax payment requirements	4	4	-	3	-	3	-	-	1	-	-	-
Monthly	8	8	3	4	4	-	-	-	-	-	1	-
Quarterly	5	5	3	2	2	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	3	3	-	2	2	-	-	-	-	-	1	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-	-
No principal payments required	168	168	15	66	14	52	-	1	-	75	11	-
Monthly	30	30	15	7	4	3	-	-	-	6	2	-
Quarterly	8	8	-	4	2	2	-	-	-	4	-	-
Semiannual	111	111	-	52	8	44	-	1	-	50	8	-
Annual	16	16	-	3	-	3	-	-	-	12	1	-
Other	-	-	-	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment	3	3	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	25	11	-	4	3	1	-	-	-	7	-	14
Monthly	4	3	-	1	1	-	-	-	-	2	-	1
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	6	5	-	2	1	1	-	-	-	3	-	1
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	15	3	-	1	1	-	-	-	-	2	-	12
No regular payments required	12	12	-	-	-	-	-	-	-	11	1	-

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	547	30	324	161	32	Reporting interest rate.....	556	29	336	163	28
Under \$500.....	50	-	24	19	7	Under 4.0%.....	3	-	3	-	-
\$500 to \$999.....	70	1	36	28	5	4.0% to 4.4%.....	6	-	5	1	-
\$1,000 to \$1,499.....	28	2	58	25	3	4.5% to 4.9%.....	30	13	15	1	1
\$1,500 to \$1,999.....	71	2	41	24	4	5.0% to 5.4%.....	162	6	90	58	8
\$2,000 to \$2,499.....	65	4	59	15	7	5.5% to 5.9%.....	1	-	-	1	-
\$2,500 to \$2,999.....	40	3	23	14	-	6.0%.....	309	8	206	80	15
\$3,000 to \$3,999.....	71	12	39	17	3	6.1% to 6.4%.....	-	-	-	-	-
\$4,000 to \$4,999.....	96	4	22	8	2	6.5%.....	2	-	1	1	-
\$5,000 to \$5,999.....	15	1	10	3	1	6.6% to 6.9%.....	-	-	-	-	-
\$6,000 to \$7,499.....	9	-	5	4	-	7.0%.....	16	-	3	10	3
\$7,500 to \$9,999.....	4	1	2	1	-	7.1% to 7.4%.....	-	-	-	-	-
\$10,000 to \$14,999.....	6	-	5	1	-	7.5%.....	-	-	-	-	-
\$15,000 to \$19,999.....	1	-	-	1	-	7.6% to 7.9%.....	-	-	-	-	-
\$20,000 and over.....	1	-	-	1	-	8.0% and over.....	15	1	6	8	-
						Average interest rate. (percent).....	5.73	-	5.67	5.85	-

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	414	262	20	238	4	152
Total first mortgage outstanding debt..... (dollars).....	985,100	608,100	61,200	537,600	9,300	328,000
Total annual mortgage payment..... (dollars).....	97,640	78,656	7,200	70,316	1,140	18,984
Average first mortgage outstanding debt..... (dollars).....	2,261	2,321	-	2,259	-	2,158
Average value of property..... (dollars).....	4,905	4,881	-	4,792	-	5,033
Average annual estimated rental value..... (dollars).....	460	439	-	431	-	496
Average annual mortgage payment..... (dollars).....	236	300	-	295	-	125
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.4	12.9	-	13.1	-	5.8
Value of property.....	4.8	6.2	-	6.6	-	2.5
Estimated annual rental value.....	51.3	68.4	-	68.5	-	25.2
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	234	207	20	184	3	27
Average first mortgage outstanding debt..... (dollars).....	2,288	2,403	-	2,348	-	-
Average value of property..... (dollars).....	4,656	4,797	-	4,780	-	-
Average annual estimated rental value..... (dollars).....	432	436	-	428	-	-
Average annual mortgage payment..... (dollars).....	294	319	-	315	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	13.3	-	13.4	-	-
Value of property.....	6.3	6.7	-	6.6	-	-
Estimated annual rental value.....	66.2	73.2	-	73.6	-	-
Monthly mortgage payment—						
Under \$10.....	37	19	-	19	-	16
\$10 to \$14.....	24	20	-	20	-	4
\$15 to \$19.....	27	24	-	24	-	3
\$20 to \$24.....	38	36	3	31	2	2
\$25 to \$29.....	33	33	7	26	-	-
\$30 to \$39.....	40	40	8	31	1	-
\$40 to \$49.....	22	22	1	21	-	-
\$50 to \$59.....	8	8	1	7	-	-
\$60 to \$74.....	3	3	-	3	-	-
\$75 to \$99.....	-	-	-	-	-	-
\$100 and over.....	2	2	-	2	-	-
Average monthly mortgage payment..... (dollars).....	24.53	26.58	-	26.27	-	-
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	180	55	-	54	1	125
Average first mortgage outstanding debt..... (dollars).....	2,226	-	-	-	-	2,320
Average value of property..... (dollars).....	5,230	-	-	-	-	5,348
Average annual estimated rental value..... (dollars).....	496	-	-	-	-	516
Average annual mortgage payment..... (dollars).....	160	-	-	-	-	129
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.2	-	-	-	-	5.6
Value of property.....	3.1	-	-	-	-	2.4
Estimated annual rental value.....	32.2	-	-	-	-	25.0



HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	1,452	1,417	123	690	462	228	2	8	34	498	62	35
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	1.409	1.392	1.21	685	459	226	2	8	34	482	60	17
Average interest rate.....(percent).....	5.78	5.72	5.70	5.77	5.73	5.84	-	-	-	5.83	-	-
Reporting debt and value.....	1,370	1,350	117	653	456	197	2	7	32	479	60	20
Percent distribution.....	-	100.0	8.7	48.4	33.8	14.6	0.1	0.5	2.4	35.5	4.4	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	1,370	1,350	117	653	456	197	2	7	32	479	60	20
First mortgage only.....	79	79	-	47	42	5	-	-	1	26	5	-
First and junior mortgage.....	34	31	2	16	10	6	-	-	1	11	1	3
With first mortgage; not reporting on junior mortgage.....	1,257	1,240	115	590	404	186	2	7	30	442	54	17
1-family properties.....	1,217	1,199	106	565	383	182	2	3	26	441	56	18
First mortgage only.....	70	70	-	40	37	3	-	-	1	24	5	-
First and junior mortgage.....	31	29	2	14	9	5	-	-	1	11	1	2
With first mortgage; not reporting on junior mortgage.....	1,116	1,100	104	511	337	174	2	3	24	406	50	16
2- to 4-family properties.....	153	151	11	88	73	15	-	4	6	38	4	2
First mortgage only.....	9	9	-	7	5	2	-	-	-	2	-	-
First and junior mortgage.....	3	2	-	2	1	1	-	-	-	-	-	1
With first mortgage; not reporting on junior mortgage.....	141	140	11	79	67	12	-	4	6	36	4	1
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	1,370	1,350	117	653	456	197	2	7	32	479	60	20
Value of property.....(dollars).....	5,244,900	5,157,900	467,600	2,717,100	1,991,500	725,600	5,500	27,800	117,800	1,604,000	218,100	87,000
Average value.....(dollars).....	3,828	3,821	3,997	4,151	4,367	3,683	-	-	3,349	-	-	-
Debt on first and junior mortgages.....(dollars).....	2,336,900	2,289,300	224,400	1,182,900	833,000	299,900	3,000	14,700	64,900	711,500	87,900	47,600
Percent of value of property.....	44.6	44.4	48.0	43.5	44.3	41.3	-	-	-	44.4	-	-
Average debt.....(dollars).....	1,706	1,696	1,918	1,811	1,936	1,522	-	-	-	1,485	-	-
Debt on first mortgages.....(dollars).....	2,292,900	2,251,900	228,900	1,174,700	876,700	298,000	3,000	14,700	63,400	684,500	87,700	41,000
Percent distribution.....	-	100.0	9.9	52.2	38.9	13.2	0.1	0.7	2.8	30.4	3.9	-
Percent of value of property.....	43.7	43.7	47.9	43.2	44.0	41.1	-	-	-	42.7	-	-
Average debt.....(dollars).....	1,674	1,668	1,914	1,799	1,923	1,513	-	-	-	1,429	-	-
1-family properties.....	1,217	1,199	106	565	383	182	2	3	26	441	56	18
Value of property.....(dollars).....	4,610,400	4,531,700	432,100	2,346,900	1,682,500	664,400	5,500	13,200	95,100	1,440,800	198,100	78,700
Average value.....(dollars).....	3,788	3,780	4,076	4,154	4,393	3,651	-	-	3,267	-	-	-
Debt on first and junior mortgages.....(dollars).....	2,045,600	2,004,600	202,300	1,015,600	741,000	274,600	3,000	7,500	50,800	641,300	84,100	41,000
Percent of value of property.....	44.4	44.2	46.8	43.3	44.0	41.3	-	-	-	44.5	-	-
Average debt.....(dollars).....	1,681	1,672	1,908	1,798	1,935	1,509	-	-	-	1,454	-	-
Debt on first mortgages.....(dollars).....	2,006,400	1,968,100	201,800	1,008,300	734,800	273,500	3,000	7,500	49,300	614,300	83,900	38,300
Percent of value of property.....	43.5	43.4	45.7	43.0	43.7	41.2	-	-	-	42.6	-	-
Average debt.....(dollars).....	1,649	1,641	1,904	1,785	1,919	1,503	-	-	-	1,398	-	-
2- to 4-family properties.....	153	151	11	88	73	15	-	4	6	38	4	2
Value of property.....(dollars).....	634,500	626,200	35,500	370,200	309,000	61,200	-	14,600	22,700	163,200	20,000	8,300
Average value.....(dollars).....	4,147	4,147	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars).....	291,300	284,700	22,100	167,300	142,000	25,300	-	7,200	14,100	70,200	3,800	6,600
Percent of value of property.....	45.9	45.5	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,904	1,885	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars).....	286,500	283,800	22,100	166,400	141,900	24,500	-	7,200	14,100	70,200	3,800	2,700
Percent of value of property.....	45.2	45.3	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,873	1,879	-	-	-	-	-	-	-	-	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	1,299	1,266	112	602	389	213	2	4	28	460	58	33
RACE OF OCCUPANTS												
White.....	1,284	1,251	111	594	385	209	2	4	28	454	53	33
Negro.....	12	12	1	6	4	2	-	-	-	5	-	-
Other nonwhite.....	3	3	-	2	-	2	-	-	-	1	-	-
YEAR BUILT												
Reporting year built.....	1,254	1,223	111	580	380	200	2	4	27	442	57	31
1930 to 1940.....	375	368	57	142	89	53	-	2	7	141	19	7
1920 to 1929.....	243	238	19	120	80	40	1	1	5	82	10	5
1910 to 1919.....	102	101	10	44	28	16	-	-	3	39	5	1
1900 to 1909.....	119	114	8	62	38	24	1	-	1	41	1	5
1880 to 1899.....	175	172	7	100	68	32	-	-	4	53	8	3
1879 or earlier.....	240	230	10	112	77	35	-	1	7	86	14	10

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	1,299	1,266	112	602	389	213	2	4	28	460	58	38
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	1,217	1,199	106	565	388	182	2	3	26	441	56	18
Under \$500.....	185	184	8	76	48	28	-	-	3	85	12	1
\$500 to \$999.....	261	257	15	112	69	42	-	1	2	112	15	4
\$1,000 to \$1,499.....	208	205	19	94	59	35	1	-	8	76	7	3
\$1,500 to \$1,999.....	165	163	15	82	63	19	1	-	5	54	6	2
\$2,000 to \$2,499.....	130	128	22	68	48	20	-	-	-	32	6	2
\$2,500 to \$2,999.....	101	100	9	49	30	19	-	-	2	37	3	1
\$3,000 to \$3,999.....	79	77	11	34	25	9	-	1	4	25	2	2
\$4,000 to \$4,999.....	43	41	1	24	19	5	-	1	1	10	4	2
\$5,000 to \$5,999.....	20	20	3	16	13	3	-	-	-	1	-	-
\$6,000 to \$7,499.....	18	17	3	5	4	1	-	-	1	8	-	1
\$7,500 to \$9,999.....	2	2	-	1	1	-	-	-	-	1	-	-
\$10,000 to \$14,999.....	3	3	-	2	2	-	-	-	-	-	1	-
\$15,000 to \$19,999.....	1	1	-	1	1	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	1	1	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	1,256	1,241	110	597	386	211	2	4	28	444	56	15
Under 4.0%.....	27	27	4	8	7	1	-	-	-	4	11	-
4.0%.....	19	19	3	2	2	-	-	-	-	9	5	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	37	37	4	4	1	3	-	-	28	-	1	-
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	181	179	12	102	77	25	-	2	-	55	8	2
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	20	20	3	11	7	4	-	1	-	5	-	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	960	947	88	469	291	178	2	1	-	362	30	13
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	6	6	-	-	-	-	-	-	-	6	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	5	5	1	1	1	-	-	-	-	2	1	-
Average interest rate..... (percent).....	5.73	5.73	5.69	5.77	5.74	5.84	-	-	-	5.83	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	700	698	103	388	199	139	1	3	26	179	43	7
Real estate taxes included in payment.....	56	56	11	23	19	4	-	2	6	7	7	-
Monthly.....	50	50	11	21	17	4	-	2	6	4	6	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	3	3	-	2	2	-	-	-	-	1	-	-
Annual.....	2	2	-	-	-	-	-	-	-	2	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	-	-	-	-
Real estate taxes not included in payment.....	631	624	91	310	179	131	1	1	20	165	36	7
Monthly.....	268	264	76	104	68	36	-	1	18	47	18	4
Quarterly.....	25	25	2	14	8	6	-	-	-	7	2	-
Semiannual.....	296	292	7	178	99	79	1	-	2	91	14	3
Annual.....	29	29	1	10	4	6	-	-	-	17	1	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	12	12	5	4	-	4	-	-	-	2	1	-
Not reporting tax payment requirements.....	13	13	1	5	1	4	-	-	-	7	-	-
Monthly.....	4	4	-	2	-	2	-	-	-	2	-	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	7	7	-	3	1	2	-	-	-	4	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	1	1	1	-	-	-	-	-	-	-	-	-
No principal payments required.....	507	499	7	246	176	70	1	1	1	231	12	8
Monthly.....	27	27	4	7	5	2	-	-	1	15	-	-
Quarterly.....	18	17	-	5	2	3	-	-	-	12	-	1
Semiannual.....	398	394	2	219	160	59	1	1	-	161	10	4
Annual.....	51	49	1	10	5	5	-	-	-	36	2	2
Other.....	4	4	-	2	2	-	-	-	-	2	-	-
Not reporting frequency of payment.....	9	8	-	3	2	1	-	-	-	5	-	1
Not reporting principal payment requirements.....	36	19	2	7	3	4	-	-	1	7	2	17
Monthly.....	3	3	1	-	-	-	-	-	-	2	-	-
Quarterly.....	-	-	-	-	-	-	-	-	-	1	-	2
Semiannual.....	8	6	1	3	2	1	-	-	-	1	1	1
Annual.....	3	2	-	-	-	-	-	-	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	21	7	-	4	1	3	-	-	1	2	-	14
No regular payments required.....	56	55	-	11	11	-	-	-	-	43	1	1

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					INTEREST RATE ON FIRST MORTGAGE						
Reporting debt.....	1,217	58	590	483	91	Reporting interest rate.....	1,256	55	620	500	81
Under \$500.....	185	2	68	94	21	Under 4.0%.....	27	-	22	5	-
\$500 to \$999.....	261	4	126	107	24	4.0%.....	19	2	10	6	1
\$1,000 to \$1,499.....	208	6	109	79	14	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999.....	165	11	71	72	11	4.5%.....	37	8	25	2	1
\$2,000 to \$2,499.....	180	6	70	51	3	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	101	6	56	29	10	5.0%.....	181	7	123	35	16
\$3,000 to \$3,999.....	79	10	41	25	3	5.1% to 5.4%.....	-	-	-	-	-
\$4,000 to \$4,999.....	43	6	23	12	2	5.5%.....	20	2	14	4	-
\$5,000 to \$5,999.....	20	2	10	7	1	5.6% to 5.9%.....	-	-	-	-	-
\$6,000 to \$7,499.....	18	-	10	7	1	6.0%.....	960	36	422	442	60
\$7,500 to \$9,999.....	2	-	2	-	-	6.1% to 6.4%.....	-	-	-	-	-
\$10,000 to \$14,999.....	3	-	3	-	-	6.5%.....	1	-	-	1	-
\$15,000 to \$19,999.....	1	-	1	-	-	6.6% to 6.9%.....	-	-	-	2	2
\$20,000 and over.....	1	-	-	-	1	7.0%.....	6	-	-	-	-
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	1	3
						8.0% and over.....	5	-	-	-	1
						Average interest rate... (percent).....	5.78	-	5.60	5.89	-

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	534	478	44	426	8	456
Total first mortgage outstanding debt..... (dollars).....	1,544,200	889,700	105,700	774,700	9,300	654,500
Total annual mortgage payment..... (dollars).....	159,389	119,984	18,288	105,020	1,626	39,455
Average first mortgage outstanding debt..... (dollars).....	1,653	1,861	-	1,819	-	1,435
Average value of property..... (dollars).....	3,785	4,035	-	4,036	-	3,523
Average annual estimated rental value..... (dollars).....	355	381	-	381	-	327
Average annual mortgage payment..... (dollars).....	171	251	-	247	-	87
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.3	13.5	-	13.6	-	6.0
Value of property.....	4.5	6.2	-	6.1	-	2.5
Estimated annual rental value.....	48.1	65.9	-	64.7	-	26.5
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	284	258	41	213	4	26
Average first mortgage outstanding debt..... (dollars).....	1,829	1,887	-	1,781	-	-
Average value of property..... (dollars).....	3,687	3,713	-	3,640	-	-
Average annual estimated rental value..... (dollars).....	342	343	-	335	-	-
Average annual mortgage payment..... (dollars).....	255	268	-	260	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	14.2	-	14.6	-	-
Value of property.....	6.9	7.2	-	7.1	-	-
Estimated annual rental value.....	74.5	77.9	-	77.5	-	-
Monthly mortgage payment—						
Under \$10.....	39	29	2	25	2	10
\$10 to \$14.....	56	44	4	39	1	12
\$15 to \$19.....	38	37	6	31	-	1
\$20 to \$24.....	45	48	6	42	-	1
\$25 to \$29.....	43	41	9	32	-	2
\$30 to \$39.....	37	37	9	28	-	-
\$40 to \$49.....	12	12	3	8	-	-
\$50 to \$59.....	5	5	1	4	-	-
\$60 to \$74.....	4	4	1	3	-	-
\$75 to \$99.....	1	-	-	-	-	-
\$100 and over.....	1	1	-	-	-	-
Average monthly mortgage payment..... (dollars).....	21.22	22.29	-	21.65	-	-
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	650	220	3	213	4	430
Average first mortgage outstanding debt..... (dollars).....	1,550	1,831	-	1,855	-	1,406
Average value of property..... (dollars).....	3,828	4,413	-	4,432	-	3,528
Average annual estimated rental value..... (dollars).....	360	425	-	427	-	327
Average annual mortgage payment..... (dollars).....	134	231	-	233	-	84
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.6	12.6	-	12.6	-	6.0
Value of property.....	3.5	5.2	-	5.3	-	2.4
Estimated annual rental value.....	37.2	54.5	-	54.6	-	25.7

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF PROVIDENCE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage	
			Number	Percent					Number	Percent		
1940: Dwelling units.....	69,735	67,501	18,748	27.8	48,753	2,125	109	18,057	10,941	60.6	7,116	
1930: Private families reporting tenure.....	-	60,759	19,741	32.5	41,018	-	-	-	-	-	-	
1920: All families reporting tenure.....	-	53,760	12,641	23.5	41,119	-	-	12,518	7,315	58.4	5,203	
Dwelling units: 1940.....	69,735	67,501	18,748	27.8	48,753	2,125	109	18,057	10,941	60.6	7,116	
COLOR OF OCCUPANTS												
White.....	-	65,649	18,534	28.2	47,115	-	-	17,859	10,846	60.7	7,013	
Nonwhite.....	-	1,852	214	11.6	1,638	-	-	198	95	48.0	103	
TYPE OF STRUCTURE												
1-family.....	13,610	13,202	9,022	68.3	4,180	362	46	8,804	4,935	56.1	3,869	
Other.....	56,125	54,299	9,726	17.9	44,573	1,763	63	9,253	6,006	64.9	3,247	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent.....	13,486	13,110	8,958	68.3	4,152	340	36	8,791	4,927	56.0	3,864	
Under \$5.....	9	8	7	-	1	1	-	6	3	-	3	
\$5 to \$9.....	87	87	27	-	60	-	-	23	11	-	12	
\$10 to \$14.....	550	527	108	20.5	419	22	1	106	41	38.7	65	
\$15 to \$19.....	1,055	1,027	316	30.8	711	27	1	306	168	54.9	138	
\$20 to \$24.....	1,399	1,376	674	49.0	702	21	2	655	354	54.0	301	
\$25 to \$29.....	1,282	1,254	778	62.0	476	28	-	765	476	62.2	289	
\$30 to \$39.....	2,379	2,332	1,671	71.7	661	45	2	1,641	1,002	61.1	639	
\$40 to \$49.....	2,080	2,022	1,626	80.4	396	57	1	1,601	1,003	62.6	598	
\$50 to \$59.....	1,344	1,308	1,065	81.4	243	32	4	1,046	664	63.5	382	
\$60 to \$74.....	1,128	1,079	894	82.9	185	41	8	876	480	54.8	396	
\$75 to \$99.....	907	869	699	80.4	170	31	7	692	343	49.6	349	
\$100 and over.....	1,266	1,221	1,093	89.5	128	35	10	1,074	382	35.6	692	
Median monthly rent.....(dollars).....	39.42	39.26	45.02	-	26.42	44.06	-	45.08	43.57	-	47.61	

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF PROVIDENCE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	10,941	5,120	7	36	71	187	227	728	811	908	940	619	377	125	83	1	5,821
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,767	5,004	6	33	68	184	224	713	794	895	919	594	369	123	81	1	5,763
Average interest rate.....(%).....	5.47	5.41	-	-	5.57	5.60	5.55	5.47	5.38	5.32	5.35	5.27	5.22	-	-	-	5.52
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	10,732	5,010	7	36	70	184	225	709	792	896	918	598	371	123	80	1	5,722
Building and loan association.....	694	396	1	4	4	24	33	70	61	54	77	45	18	5	-	-	296
Commercial bank.....	1,785	907	-	4	18	33	25	100	114	148	157	135	101	45	27	-	878
Savings bank.....	4,041	1,832	2	13	21	58	68	249	302	359	358	217	127	35	23	-	2,209
Life insurance company.....	219	136	-	-	-	2	-	5	11	20	26	29	25	13	5	-	83
Mortgage company.....	373	174	-	2	1	9	8	21	27	30	36	27	10	2	1	-	199
Home Owners' Loan Corporation.....	1,388	582	1	2	7	27	27	93	113	121	105	54	27	3	2	-	806
Individual.....	1,797	709	3	10	15	29	53	138	129	108	101	62	36	12	12	1	1,088
Other.....	435	274	-	1	4	2	11	33	35	56	58	29	27	8	10	-	161
Reporting debt and value.....	10,647	4,977	7	35	66	180	215	704	793	897	920	588	367	122	83	-	5,670
JUNIOR MORTGAGE																	
First mortgage only.....	5,597	2,764	6	21	31	89	106	349	416	500	555	345	215	74	57	-	2,833
First and junior mortgage.....	478	149	1	1	5	6	6	29	23	21	24	15	11	4	3	-	329
With 1st mtg.; not rptg. on junior.....	4,572	2,064	-	13	30	85	108	326	354	376	341	228	141	44	23	-	2,508
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,164	581	5	27	38	82	56	124	101	75	42	18	7	4	2	-	588
\$1,000 to \$1,499.....	1,143	542	2	6	24	55	53	138	96	74	54	27	8	3	2	-	601
\$1,500 to \$1,999.....	1,102	530	-	2	4	24	50	141	111	91	61	37	7	2	-	-	572
\$2,000 to \$2,499.....	1,412	644	-	-	14	36	140	143	138	105	42	24	-	2	-	-	768
\$2,500 to \$2,999.....	999	466	-	-	5	14	89	118	97	90	36	17	-	-	-	-	533
\$3,000 to \$3,999.....	1,920	930	-	-	-	6	65	184	251	240	120	56	4	4	-	-	990
\$4,000 to \$4,999.....	1,216	539	-	-	-	-	7	34	143	184	105	54	12	-	-	-	677
\$5,000 to \$5,999.....	743	337	-	-	-	-	-	6	28	107	101	57	23	15	-	-	406
\$6,000 to \$7,499.....	562	200	-	-	-	-	-	-	-	33	80	61	21	5	-	-	362
\$7,500 to \$9,999.....	248	124	-	-	-	-	-	-	-	4	21	62	28	9	-	-	124
\$10,000 to \$14,999.....	108	65	-	-	-	-	-	-	-	-	1	14	21	29	-	-	43
\$15,000 to \$19,999.....	20	13	-	-	-	-	-	-	-	-	-	-	3	10	-	-	7
\$20,000 and over.....	10	6	-	-	-	-	-	-	-	-	-	-	-	1	5	-	4
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	66,303	30,289	6	42	109	371	557	2,304	3,357	4,628	5,871	4,843	4,036	1,924	2,242	-	36,014
Average value.....(dollars).....	6,227	6,086	-	-	2,061	2,588	3,272	4,233	5,159	6,382	8,237	10,998	15,771	-	-	-	6,352
Debt on first and jr. mtgs.(thous.).....	32,172	14,937	5	29	54	194	301	1,230	1,739	2,402	3,031	2,349	1,881	881	840	-	17,235
Percent of value of property.....	48.5	49.3	-	-	52.3	54.2	53.4	51.8	51.9	51.6	48.5	46.6	45.8	-	-	-	47.9
Average debt.....(dollars).....	3,022	3,001	-	-	1,078	1,402	1,748	2,193	2,677	3,295	3,995	5,125	7,220	-	-	-	3,040
Debt on first mtgs.(thousands).....	31,595	14,782	5	29	52	192	299	1,210	1,718	2,384	2,997	2,328	1,867	857	834	-	16,813
Percent of value of property.....	47.7	48.8	-	-	51.8	53.7	52.5	51.2	51.5	51.1	48.1	46.3	45.0	-	-	-	46.7
Average debt.....(dollars).....	2,967	2,970	-	-	1,067	1,390	1,718	2,166	2,658	3,258	3,959	5,088	7,105	-	-	-	2,965

HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PROVIDENCE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	10,941	10,782	694	5,826	1,785	4,041	219	373	1,388	1,797	435	209
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,787	10,630	688	5,771	1,758	4,013	219	369	1,388	1,769	426	137
Average interest rate.....(percent)	5.47	5.47	5.65	5.58	5.58	5.58	5.41	5.63	4.50	5.77	5.37	5.65
Reporting debt and value.....	10,647	10,468	678	5,665	1,733	3,932	216	367	1,357	1,770	415	179
Percent distribution.....	-	100.0	6.5	54.1	16.6	37.6	2.1	3.5	13.0	16.9	4.0	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	10,647	10,468	678	5,665	1,733	3,932	216	367	1,357	1,770	415	179
First mortgage only.....	5,597	5,523	357	3,004	898	2,106	144	164	729	897	228	74
First and junior mortgage.....	478	427	25	220	60	150	7	12	40	109	14	51
With first mortgage; not reporting on junior mortgage.....	4,572	4,518	296	2,441	775	1,666	65	191	588	764	173	54
1-family properties.....	4,977	4,897	388	2,665	886	1,779	165	172	576	697	264	80
First mortgage only.....	2,764	2,725	205	1,486	470	1,016	97	72	350	387	149	38
First and junior mortgage.....	149	132	13	70	28	47	2	4	10	28	5	17
With first mortgage; not reporting on junior mortgage.....	2,064	2,039	170	1,109	393	716	36	96	236	282	110	25
2- to 4-family properties.....	5,670	5,571	290	3,000	847	2,153	61	195	781	1,073	151	99
First mortgage only.....	2,833	2,797	152	1,518	428	1,090	47	92	399	510	79	36
First and junior mortgage.....	329	295	12	150	37	113	5	8	30	81	9	34
With first mortgage; not reporting on junior mortgage.....	2,508	2,479	126	1,332	382	950	29	95	352	482	63	29
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	10,647	10,468	678	5,665	1,733	3,932	216	367	1,357	1,770	415	179
Value of property.....(dollars)	66,303,200	65,177,100	3,674,100	36,355,200	12,142,700	24,211,500	1,877,100	2,194,600	7,927,500	10,305,100	2,843,500	1,126,100
Average value.....(dollars)	6,227	6,226	5,419	6,418	7,007	6,156	8,690	5,980	5,842	5,822	6,852	6,291
Debt on first and junior mortgages.....(dollars)	32,171,700	31,567,000	1,880,100	16,128,100	5,653,500	10,474,600	1,157,600	1,107,700	4,786,400	5,026,100	1,481,000	604,700
Percent of value of property.....	48.5	48.4	51.2	44.4	46.6	43.3	61.7	50.5	60.4	48.8	52.1	53.7
Average debt.....(dollars)	3,022	3,016	2,773	2,847	3,262	2,664	5,359	3,018	-3,527	2,840	3,569	3,378
Debt on first mortgages.....(dollars)	31,594,900	31,058,100	1,842,800	15,875,600	5,583,900	10,291,700	1,152,300	1,091,400	4,735,400	4,895,200	1,465,400	586,800
Percent distribution.....	-	100.0	5.9	51.1	18.0	33.1	3.7	3.5	15.2	15.8	4.7	-
Percent of value of property.....	47.7	47.7	50.2	43.7	46.0	42.5	61.4	49.7	59.7	47.5	51.5	47.7
Average debt.....(dollars)	2,967	2,967	2,718	2,802	3,222	2,617	5,385	2,974	3,490	2,766	3,531	2,999
1-family properties.....	4,977	4,897	388	2,665	886	1,779	185	172	576	697	264	80
Value of property.....(dollars)	30,289,400	29,776,200	2,004,900	16,976,600	6,250,100	10,726,500	1,161,800	991,000	3,028,400	3,762,700	1,852,900	511,200
Average value.....(dollars)	6,086	6,081	5,167	6,370	7,054	6,030	8,606	5,762	5,258	5,398	7,019	-
Debt on first and junior mortgages.....(dollars)	14,937,000	14,656,900	1,058,400	7,650,100	2,918,500	4,731,600	725,400	511,800	1,814,100	1,900,600	998,500	278,100
Percent of value of property.....	49.3	49.2	52.8	45.1	46.7	44.1	62.4	51.8	59.9	50.5	53.9	-
Average debt.....(dollars)	3,001	2,993	2,728	2,871	3,294	2,660	5,373	2,976	3,149	2,727	3,782	-
Debt on first mortgages.....(dollars)	14,782,300	14,525,900	1,045,600	7,574,800	2,894,600	4,680,200	724,000	508,400	1,799,200	1,877,600	996,100	256,400
Percent of value of property.....	48.8	48.8	52.2	46.3	46.3	43.6	62.3	51.3	59.4	49.9	53.8	-
Average debt.....(dollars)	2,970	2,966	2,695	2,842	3,267	2,631	5,363	2,956	3,124	2,694	3,773	-
2- to 4-family properties.....	5,670	5,571	290	3,000	847	2,153	61	195	781	1,073	151	99
Value of property.....(dollars)	36,013,800	35,398,900	1,669,900	19,378,600	5,893,600	13,485,000	715,300	1,203,600	4,899,100	6,542,400	990,600	614,900
Average value.....(dollars)	6,352	6,354	5,756	6,460	6,958	6,263	-	6,172	6,273	6,097	6,560	-
Debt on first and junior mortgages.....(dollars)	17,234,700	16,908,100	821,700	8,478,000	2,785,000	5,743,000	432,200	595,900	2,972,300	3,125,500	482,500	326,600
Percent of value of property.....	47.9	47.8	49.2	43.7	46.4	42.5	-	49.5	60.7	47.8	48.7	-
Average debt.....(dollars)	3,040	3,035	2,833	2,826	3,229	2,667	-	3,056	3,806	2,913	3,195	-
Debt on first mortgages.....(dollars)	16,812,600	16,532,200	797,000	8,300,800	2,689,300	5,611,500	428,300	588,000	2,936,200	3,017,600	469,300	280,400
Percent of value of property.....	46.7	46.7	47.7	42.8	45.6	41.6	-	48.4	59.9	46.1	47.4	-
Average debt.....(dollars)	2,965	2,968	2,748	2,767	3,175	2,606	-	2,990	3,760	2,812	3,108	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF PROVIDENCE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	5,120	5,010	396	2,739	907	1,832	136	174	582	709	274	110
RACE OF OCCUPANTS												
White.....	5,081	4,971	396	2,717	901	1,816	136	173	575	701	273	110
Negro.....	36	36	-	20	6	14	-	1	7	7	1	-
Other nonwhite.....	3	3	-	2	-	2	-	-	-	1	-	-
YEAR BUILT												
Reporting year built.....	5,066	4,961	395	2,703	897	1,806	136	172	577	705	273	105
1930 to 1940.....	914	891	60	452	182	310	58	45	90	67	76	23
1920 to 1929.....	1,615	1,568	105	839	272	617	66	40	137	202	89	27
1910 to 1919.....	690	612	53	344	105	239	4	17	64	89	41	18
1900 to 1909.....	678	664	71	338	106	232	4	32	79	113	27	14
1880 to 1899.....	842	830	90	444	153	291	-	27	89	161	29	13
1879 or earlier.....	386	376	26	196	79	117	4	8	58	73	11	10

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF PROVIDENCE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	5,120	5,010	396	2,739	907	1,832	136	174	582	709	274	110
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,977	4,897	388	2,664	886	1,778	135	172	576	698	264	80
Under \$500.....	168	163	9	104	24	80	3	6	4	31	6	5
\$500 to \$999.....	424	419	24	253	73	180	2	17	25	84	14	5
\$1,000 to \$1,499.....	539	529	48	325	100	225	3	12	32	92	17	10
\$1,500 to \$1,999.....	537	530	53	292	76	216	6	19	53	86	21	7
\$2,000 to \$2,499.....	654	645	56	355	109	246	5	15	95	96	23	9
\$2,500 to \$2,999.....	478	466	39	247	72	175	5	20	76	59	20	12
\$3,000 to \$3,999.....	913	902	80	458	151	307	28	35	184	108	64	11
\$4,000 to \$4,999.....	527	521	40	251	98	153	22	26	86	52	44	6
\$5,000 to \$5,999.....	342	339	20	176	91	85	24	12	37	43	27	3
\$6,000 to \$7,499.....	197	191	15	105	44	61	15	6	20	21	9	6
\$7,500 to \$9,999.....	116	113	4	58	25	33	11	2	18	18	7	3
\$10,000 to \$14,999.....	65	63	-	35	13	16	8	-	1	9	8	2
\$15,000 to \$19,999.....	11	10	-	3	2	1	2	-	-	3	2	1
\$20,000 and over.....	6	6	-	2	2	-	1	-	-	1	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,004	4,945	395	2,698	890	1,808	136	172	582	690	272	59
Under 4.0%.....	10	10	-	2	1	1	-	-	-	5	8	-
4.0%.....	23	22	-	7	2	5	1	1	-	11	2	1
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	697	689	4	64	37	27	6	6	582	4	23	8
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,779	1,766	129	1,196	362	834	64	73	-	169	135	13
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	271	267	32	158	52	106	23	14	-	21	19	4
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	2,169	2,136	224	1,247	428	819	42	76	-	458	89	53
6.1% to 6.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
6.5%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	22	22	3	5	1	4	-	1	-	12	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	2	2	-	2	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	29	29	3	16	6	10	-	1	-	9	-	-
Average interest rate..... (percent)	5.41	5.41	5.64	5.50	5.50	5.50	5.86	5.49	4.50	5.72	5.30	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,072	4,023	385	2,269	744	1,525	117	145	559	385	213	49
Real estate taxes included in payment.....	534	526	40	230	95	185	9	14	156	12	65	8
Monthly.....	466	459	36	192	80	112	6	13	151	5	56	7
Quarterly.....	5	5	-	3	2	1	1	1	-	-	-	-
Semiannual.....	43	42	1	25	9	16	1	-	2	7	6	1
Annual.....	11	11	1	7	2	5	1	-	-	-	2	-
Other.....	3	3	2	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	6	6	-	3	2	1	-	-	3	-	-	-
Real estate taxes not included in payment.....	3,394	3,354	334	1,942	628	1,314	105	126	393	312	142	40
Monthly.....	1,666	1,646	286	788	209	529	35	82	379	80	46	20
Quarterly.....	127	126	6	73	25	48	22	2	3	18	2	1
Semiannual.....	1,477	1,461	32	1,053	361	692	46	41	7	193	89	16
Annual.....	69	67	3	49	23	21	1	-	1	10	3	2
Other.....	6	6	2	1	1	-	-	-	-	3	-	-
Not reporting frequency of payment.....	49	48	6	27	4	23	1	1	3	8	2	1
Not reporting tax payment requirements.....	144	143	11	97	21	76	3	5	10	11	6	1
Monthly.....	53	53	10	25	5	20	-	2	10	3	3	-
Quarterly.....	11	11	1	9	1	8	-	-	-	1	-	-
Semiannual.....	75	74	-	61	14	47	3	2	-	5	3	1
Annual.....	5	5	-	2	1	1	-	1	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-	-
No principal payments required.....	864	849	10	399	120	279	13	25	17	384	51	15
Monthly.....	80	78	8	32	10	22	-	2	14	21	1	2
Quarterly.....	39	38	-	14	4	10	5	1	-	16	2	1
Semiannual.....	682	673	2	331	95	265	6	21	3	264	45	9
Annual.....	40	39	-	15	7	8	-	1	-	20	2	1
Other.....	9	7	-	-	-	-	-	-	-	6	-	2
Not reporting frequency of payment.....	14	14	-	7	3	4	-	-	-	7	-	-
Not reporting principal payment requirements.....	113	69	1	43	21	22	2	2	5	14	2	44
Monthly.....	24	18	-	9	1	8	1	2	4	1	1	6
Quarterly.....	6	5	1	3	-	3	-	-	-	1	-	3
Semiannual.....	35	32	-	22	13	9	-	-	-	10	-	8
Annual.....	3	3	-	2	1	1	-	-	-	-	1	-
Other.....	1	1	-	1	1	-	-	-	-	-	-	34
Not reporting frequency of payment.....	44	10	-	6	5	1	1	-	1	2	-	-
No regular payments required.....	71	69	-	28	22	6	4	2	1	26	8	2

HOUSING—NONFARM MORTGAGES

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF PROVIDENCE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	4,977	522	3,329	844	282	Reporting interest rate.....	5,004	532	3,955	952	265
Under \$500.....	168	3	107	46	10	Under 4.0%.....	10	-	6	3	1
\$500 to \$999.....	424	15	252	133	24	4.0% to 4.4%.....	28	2	13	5	3
\$1,000 to \$1,499.....	589	22	380	113	24	4.4% to 4.5%.....	-	-	-	-	-
\$1,500 to \$1,999.....	537	35	369	104	23	4.5% to 4.6%.....	697	219	433	25	20
\$2,000 to \$2,499.....	654	40	464	108	42	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	478	46	347	55	30	4.9% to 5.0%.....	1,779	162	1,242	265	110
\$3,000 to \$3,999.....	913	140	614	114	45	5.0% to 5.1%.....	-	-	-	-	-
\$4,000 to \$4,999.....	527	110	382	58	27	5.1% to 5.5%.....	271	29	188	30	24
\$5,000 to \$5,999.....	342	72	210	39	21	5.5% to 5.6%.....	-	-	-	-	-
\$6,000 to \$7,499.....	197	23	130	31	13	5.6% to 5.9%.....	-	-	-	-	-
\$7,500 to \$9,999.....	116	13	74	23	6	5.9% to 6.0%.....	2,169	118	1,436	512	103
\$10,000 to \$14,999.....	65	3	41	13	8	6.0%.....	1	-	1	-	-
\$15,000 to \$19,999.....	11	-	6	3	2	6.0% to 6.4%.....	1	-	1	-	-
\$20,000 and over.....	6	-	3	2	1	6.4% to 6.5%.....	-	-	-	-	-
						6.5% to 6.6%.....	-	-	-	-	-
						6.6% to 6.9%.....	22	-	13	6	3
						7.0%.....	-	-	-	-	-
						7.0% to 7.4%.....	2	-	2	-	-
						7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	2	-	2	-	-
						8.0% and over.....	29	2	20	6	1
						Average interest rate...(percent).....	5.41	5.05	5.42	5.63	5.42

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF PROVIDENCE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,087	3,281	484	2,688	109	806
Total first mortgage outstanding debt..... (dollars).....	11,956,800	9,806,700	1,817,900	7,694,200	294,600	2,150,100
Total annual mortgage payment..... (dollars).....	1,382,218	1,203,712	221,061	948,261	39,390	123,506
Average first mortgage outstanding debt..... (dollars).....	2,926	2,989	3,756	2,862	2,703	2,668
Average value of property..... (dollars).....	5,915	5,899	5,712	5,927	6,058	5,980
Average annual estimated rental value..... (dollars).....	562	563	541	566	579	558
Average annual mortgage payment..... (dollars).....	326	368	457	353	361	153
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.1	12.3	12.2	12.3	13.4	5.7
Value of property.....	5.5	6.2	8.0	6.0	6.0	2.6
Estimated annual rental value.....	58.0	65.5	84.5	62.3	62.4	27.4
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	2,046	1,970	444	1,480	46	76
Average first mortgage outstanding debt..... (dollars).....	3,141	3,128	3,842	2,931	-	-
Average value of property..... (dollars).....	5,449	5,424	5,874	5,353	-	-
Average annual estimated rental value..... (dollars).....	526	524	539	521	-	-
Average annual mortgage payment..... (dollars).....	396	402	457	382	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.8	12.2	13.0	-	-
Value of property.....	7.3	7.4	8.2	7.1	-	-
Estimated annual rental value.....	75.2	76.6	86.6	73.3	-	-
Monthly mortgage payment—						
Under \$10.....	71	47	1	44	2	24
\$10 to \$14.....	168	152	11	135	6	16
\$15 to \$19.....	204	195	13	179	4	8
\$20 to \$24.....	255	245	33	208	5	9
\$25 to \$29.....	270	265	49	208	9	4
\$30 to \$39.....	483	474	133	330	11	9
\$40 to \$49.....	311	307	133	170	4	4
\$50 to \$59.....	130	130	32	97	1	-
\$60 to \$74.....	102	101	28	72	1	1
\$75 to \$99.....	30	30	6	24	-	-
\$100 and over.....	22	21	5	13	3	1
Average monthly mortgage payment..... (dollars).....	32.97	33.49	38.91	31.82	-	-
<b>REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	2,041	1,311	40	1,208	63	730
Average first mortgage outstanding debt..... (dollars).....	2,710	2,779	-	2,779	-	2,585
Average value of property..... (dollars).....	6,382	6,611	-	6,629	-	5,969
Average annual estimated rental value..... (dollars).....	598	620	-	622	-	557
Average annual mortgage payment..... (dollars).....	256	318	-	317	-	145
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.5	11.4	-	11.4	-	5.6
Value of property.....	4.0	4.8	-	4.8	-	2.4
Estimated annual rental value.....	42.9	51.3	-	51.0	-	26.1

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	196,764	185,250	67,953	36.7	117,297	8,434	3,080	63,652	38,392	60.3	25,260
Urban.....	187,883	178,255	64,107	36.0	114,148	6,908	2,720	59,952	36,557	61.0	23,295
Rural-nonfarm.....	8,881	6,995	3,846	55.0	3,149	1,526	360	3,700	1,835	49.6	1,865
COLOR OF OCCUPANTS											
White.....	-	162,196	67,293	36.9	114,903	-	-	63,034	38,071	60.4	24,963
Nonwhite.....	-	3,054	660	21.6	2,394	-	-	618	321	51.9	297
TYPE OF STRUCTURE											
1-family.....	72,045	64,321	44,513	69.2	19,808	4,857	2,867	41,714	24,866	58.4	17,348
Other.....	124,719	120,929	23,440	19.4	97,489	3,577	213	21,938	14,026	63.9	7,912
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	69,136	62,213	42,691	68.6	19,522	4,506	2,417	41,479	24,243	58.4	17,236
Under \$5.....	365	399	298	70.2	101	14	13	228	49	21.5	179
\$5 to \$9.....	1,236	1,046	552	52.8	494	136	54	519	155	29.9	364
\$10 to \$14.....	4,655	4,486	1,302	29.3	2,184	800	549	1,258	480	38.2	778
\$15 to \$19.....	6,272	5,265	2,200	41.8	3,065	719	268	2,136	1,046	49.0	1,090
\$20 to \$24.....	8,796	7,678	4,036	52.6	3,642	885	233	3,922	2,110	53.8	1,812
\$25 to \$29.....	8,523	7,814	4,742	60.7	3,072	477	232	4,625	2,781	59.0	1,694
\$30 to \$39.....	14,209	13,255	9,695	73.1	3,560	499	455	9,423	5,843	62.0	3,590
\$40 to \$49.....	9,903	9,259	7,623	82.3	1,636	363	261	7,438	4,653	65.2	2,585
\$50 to \$59.....	5,774	5,420	4,611	85.1	809	216	138	4,475	2,909	65.0	1,566
\$60 to \$74.....	4,144	3,935	3,469	88.2	466	189	70	3,355	2,119	63.2	1,286
\$75 to \$99.....	2,544	2,311	2,017	86.5	314	184	89	1,955	1,069	54.7	686
\$100 and over.....	2,734	2,385	2,206	92.5	179	114	235	2,145	879	41.0	1,266
Median monthly rent.....(dollars).....	32.84	33.63	38.04	-	24.95	22.80	30.37	38.04	39.00	-	35.49

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE													Not reporting	2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999			\$20,000 and over
Mortgaged properties.....	38,392	25,019	142	395	668	1,280	1,634	4,741	4,711	3,994	3,891	1,992	1,032	316	169	34	13,373
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	37,440	24,289	127	376	663	1,227	1,587	4,609	4,586	3,896	3,796	1,936	997	302	159	28	13,151
Average interest rate.....(%).....	5.50	5.49	5.65	5.66	5.73	5.64	5.62	5.58	5.49	5.43	5.38	5.37	5.36	5.37	5.26	-	5.53
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	37,537	24,447	134	385	676	1,253	1,599	4,644	4,604	3,912	3,796	1,942	1,006	304	162	30	13,090
Building and loan association.....	3,937	3,076	9	30	95	145	216	672	571	485	520	215	91	22	3	4	859
Commercial bank.....	7,980	5,309	11	40	89	200	239	862	1,015	863	948	575	294	108	57	8	2,671
Savings bank.....	12,709	7,747	22	88	197	399	498	1,481	1,509	1,262	1,208	599	336	92	10	4	4,962
Life insurance company.....	431	293	-	2	1	3	5	12	34	52	63	63	36	17	5	-	138
Mortgage company.....	811	504	4	10	12	31	90	91	93	86	78	42	16	5	6	-	307
Home Owners' Loan Corporation.....	3,672	2,204	11	29	48	118	153	464	469	380	317	135	62	11	6	1	1,468
Individual.....	6,219	3,964	61	168	206	300	389	854	682	529	415	196	102	33	22	7	2,255
Other.....	1,778	1,348	16	18	28	57	69	202	231	255	247	117	69	16	17	-	430
Reporting debt and value.....	36,825	24,086	133	367	646	1,214	1,549	4,542	4,555	3,879	3,771	1,916	994	307	163	-	12,789
JUNIOR MORTGAGE																	
First mortgage only.....	6,469	3,389	11	28	51	120	148	455	595	612	644	377	227	79	62	-	3,080
First and junior mortgage.....	1,566	791	5	3	27	36	47	179	178	97	113	60	29	12	5	-	775
With 1st mtg. not rptg. on junior.....	23,790	19,856	117	336	568	1,058	1,354	3,908	3,802	3,170	3,014	1,479	738	216	96	-	8,984
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,471	3,844	127	302	376	474	443	874	576	346	208	77	25	13	3	-	1,627
\$1,000 to \$1,499.....	4,750	3,141	6	59	186	351	400	862	587	331	230	78	38	9	4	-	1,609
\$1,500 to \$1,999.....	4,432	2,968	-	6	73	243	335	881	620	402	258	116	29	5	-	-	1,444
\$2,000 to \$2,499.....	5,015	3,264	-	-	11	123	248	819	782	587	424	181	74	10	5	-	1,751
\$2,500 to \$2,999.....	3,599	2,433	-	-	-	23	105	623	685	486	390	124	44	2	1	-	1,166
\$3,000 to \$3,999.....	6,209	4,005	-	-	-	-	18	454	1,080	988	891	380	166	19	9	-	2,204
\$4,000 to \$4,999.....	3,508	2,195	-	-	-	-	-	29	246	610	773	368	126	32	9	-	1,313
\$5,000 to \$5,999.....	1,912	1,158	-	-	-	-	-	-	27	122	464	319	144	56	26	-	754
\$6,000 to \$7,499.....	1,189	600	-	-	-	-	-	-	-	7	123	218	185	46	21	-	589
\$7,500 to \$9,999.....	503	274	-	-	-	-	-	-	-	-	10	53	180	58	23	-	229
\$10,000 to \$14,999.....	194	118	-	-	-	-	-	-	-	-	-	2	31	47	38	-	76
\$15,000 to \$19,999.....	43	27	-	-	-	-	-	-	-	-	-	-	2	9	16	-	16
\$20,000 and over.....	20	9	-	-	-	-	-	-	-	-	-	-	-	1	8	-	11
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	199,316	122,296	86	422	1,058	2,534	3,997	14,908	19,312	20,054	24,141	15,697	10,941	4,893	4,251	-	77,020
Average value.....(dollars).....	5,413	5,088	665	1,150	1,637	2,087	2,581	3,282	4,240	5,170	6,402	8,193	11,007	15,938	25,080	-	6,022
Debt on first & jr. mtgs.....(thous.).....	96,319	60,472	62	237	551	1,419	2,114	7,901	10,104	10,262	12,287	7,303	4,904	1,989	1,438	-	35,347
Percent of value of property.....	48.3	49.4	70.4	56.3	52.1	56.0	52.9	53.0	52.3	51.2	50.9	46.5	43.9	40.7	33.8	-	46.5
Average debt.....(dollars).....	2,616	2,516	468	647	853	1,169	1,365	1,739	2,218	2,646	3,258	3,812	4,833	6,479	8,823	-	2,803
Debt on first mtgs.....(thousands).....	94,617	59,740	61	237	541	1,403	2,089	7,764	9,946	10,176	12,164	7,210	4,761	1,965	1,424	-	34,877
Percent of value of property.....	47.5	48.8	69.2	56.0	51.1	55.4	52.3	52.1	51.5	50.7	50.4	45.9	43.5	40.2	33.5	-	45.3
Average debt.....(dollars).....	2,569	2,485	460	644	837	1,156	1,349	1,709	2,183	2,623	3,226	3,763	4,790	6,399	8,737	-	2,727

HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	38,392	37,537	3,937	20,689	7,980	12,709	431	811	3,672	6,219	1,778	855
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	37,440	36,925	3,856	20,389	7,859	12,530	423	797	3,672	6,063	1,725	511
Average interest rate.....(percent)	5.50	5.50	5.65	5.58	5.56	5.58	5.36	5.65	4.50	5.77	5.47	5.51
Reporting debt and value	36,825	36,157	3,798	19,905	7,735	12,170	423	763	3,538	6,018	1,712	668
Percent distribution	-	100.0	10.5	55.1	21.4	33.7	1.2	2.1	9.8	16.6	4.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	36,825	36,157	3,798	19,905	7,735	12,170	423	763	3,538	6,018	1,712	668
First mortgage only	6,469	6,284	451	3,464	1,088	2,376	148	211	816	1,045	249	85
First and junior mortgage	1,566	1,414	108	830	325	505	18	30	94	282	57	152
With first mortgage; not reporting on junior mortgage	28,790	28,359	3,244	15,611	6,322	9,289	257	522	2,628	4,691	1,406	431
1-family properties	24,036	23,639	2,988	12,606	5,170	7,436	291	476	2,126	3,847	1,305	397
First mortgage only	3,389	3,344	281	1,782	576	1,206	100	118	394	502	167	45
First and junior mortgage	791	717	64	411	162	249	10	16	46	189	31	74
With first mortgage; not reporting on junior mortgage	19,856	19,578	2,643	10,413	4,432	5,981	181	342	1,686	3,206	1,107	278
2- to 4-family properties	12,789	12,518	810	7,299	2,565	4,734	132	287	1,412	2,171	407	271
First mortgage only	3,080	3,040	170	1,682	512	1,170	48	93	422	548	82	40
First and junior mortgage	775	697	39	419	163	256	8	14	48	143	26	78
With first mortgage; not reporting on junior mortgage	8,934	8,781	601	5,198	1,890	3,308	76	180	942	1,485	299	153
RELATION OF DEBT TO VALUE												
1- to 4-family properties	36,825	36,157	3,798	19,905	7,735	12,170	423	763	3,538	6,018	1,712	668
Value of property.....(dollars)	199,315,700	195,503,300	18,567,800	112,330,300	45,983,300	66,347,000	3,322,100	4,154,700	18,541,100	28,986,600	9,594,700	3,812,400
Average value.....(dollars)	5,413	5,407	4,889	5,643	5,945	5,452	7,868	5,445	5,241	4,817	5,604	5,707
Debt on first and junior mortgages.....(dollars)	96,318,900	94,359,600	9,333,700	51,083,800	21,528,800	29,555,000	1,950,000	2,075,400	11,023,500	13,885,500	5,056,700	1,959,300
Percent of value of property	48.3	48.3	50.3	45.5	46.8	44.5	58.6	50.0	59.5	47.7	51.4	51.4
Average debt.....(dollars)	2,616	2,610	2,458	2,566	2,783	2,429	4,610	2,721	3,116	2,299	2,954	2,933
Debt on first mortgages.....(dollars)	94,616,700	92,838,000	9,226,400	50,186,600	21,141,400	29,045,200	1,927,800	2,047,400	10,934,300	13,513,000	5,002,500	1,778,700
Percent distribution	-	100.0	9.9	54.1	22.8	31.3	2.1	2.2	11.8	14.6	5.4	-
Percent of value of property	47.5	47.5	49.7	44.7	46.0	43.8	57.9	49.3	59.0	46.6	52.1	46.7
Average debt.....(dollars)	2,569	2,568	2,429	2,521	2,733	2,387	4,557	2,683	3,091	2,245	2,922	2,663
1-family properties	24,036	23,639	2,988	12,606	5,170	7,436	291	476	2,126	3,847	1,305	397
Value of property.....(dollars)	122,295,700	120,178,300	14,293,500	67,407,400	29,354,800	38,052,600	2,184,400	2,457,200	10,054,400	16,625,500	7,155,900	2,117,400
Average value.....(dollars)	5,088	5,084	4,784	5,347	5,678	5,117	7,507	5,162	4,729	4,322	5,483	5,334
Debt on first and junior mortgages.....(dollars)	60,471,900	59,362,100	7,261,800	31,784,900	14,258,200	17,526,700	1,308,800	1,259,100	5,933,800	7,950,400	3,863,300	1,109,800
Percent of value of property	49.4	49.4	47.2	48.6	46.1	45.1	59.9	51.2	59.0	47.8	54.0	52.4
Average debt.....(dollars)	2,516	2,511	2,480	2,521	2,758	2,357	4,498	2,645	2,791	2,067	2,960	2,795
Debt on first mortgages.....(dollars)	59,740,100	58,707,400	7,213,600	31,393,700	14,079,000	17,314,700	1,294,500	1,247,400	5,896,400	7,819,300	3,842,500	1,032,700
Percent of value of property	48.3	48.9	50.5	46.6	48.0	45.5	59.3	50.8	58.6	47.0	53.7	48.8
Average debt.....(dollars)	2,485	2,483	2,414	2,490	2,723	2,328	4,448	2,621	2,773	2,033	2,944	2,601
2- to 4-family properties	12,789	12,518	810	7,299	2,565	4,734	132	287	1,412	2,171	407	271
Value of property.....(dollars)	77,020,000	75,325,000	4,274,300	44,922,900	16,528,500	28,294,400	1,143,700	1,697,500	8,486,700	12,361,100	2,438,800	1,695,000
Average value.....(dollars)	6,022	6,017	5,277	6,155	6,483	5,977	8,665	5,915	6,010	5,694	5,992	6,255
Debt on first and junior mortgages.....(dollars)	35,847,000	34,997,500	2,071,900	19,298,900	7,270,600	12,028,300	641,200	817,300	5,089,700	5,885,100	1,193,400	849,500
Percent of value of property	46.5	46.5	48.5	43.0	43.7	42.5	56.1	48.1	60.0	47.6	48.9	50.1
Average debt.....(dollars)	2,803	2,796	2,558	2,644	2,835	2,541	4,858	2,848	3,605	2,711	2,932	3,133
Debt on first mortgages.....(dollars)	34,876,600	34,130,600	2,012,800	18,792,900	7,062,400	11,730,500	633,300	800,000	5,037,900	5,693,700	1,160,000	746,000
Percent of value of property	45.3	45.3	47.1	41.8	42.5	41.5	55.4	47.1	59.4	46.1	47.6	44.0
Average debt.....(dollars)	2,727	2,727	2,485	2,575	2,753	2,478	4,798	2,787	3,568	2,623	2,850	2,753

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	25,019	24,447	3,078	13,056	5,309	7,747	293	504	2,204	3,964	1,348	572
RACE OF OCCUPANTS												
White	24,817	24,247	3,043	12,962	5,274	7,688	293	499	2,177	3,931	1,342	570
Negro	188	187	33	87	31	56	-	5	26	30	6	1
Other nonwhite	14	13	2	7	4	3	-	-	1	3	-	1
YEAR BUILT												
Reporting year built	24,078	23,544	2,975	12,535	5,113	7,422	291	493	2,133	3,797	1,320	534
1930 to 1940	5,880	5,753	831	3,097	1,484	1,613	141	156	363	690	475	127
1920 to 1929	8,169	8,002	959	4,273	1,735	2,538	121	147	938	1,177	394	167
1910 to 1919	3,295	3,215	361	1,693	623	1,070	14	57	281	630	169	80
1900 to 1909	2,533	2,475	298	1,292	500	792	9	63	215	494	105	57
1880 to 1899	2,606	2,549	331	1,362	492	870	-	48	189	506	113	57
1879 or earlier	1,595	1,549	195	818	279	539	6	29	137	300	64	46

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	25,019	24,447	3,078	13,056	5,309	7,747	293	504	2,204	3,964	1,348	572
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	24,057	23,660	2,990	12,621	5,178	7,443	291	476	2,125	3,852	1,305	397
Under \$500.....	1,314	1,290	152	656	243	413	8	30	32	345	67	24
\$500 to \$999.....	2,596	2,558	284	1,362	490	872	6	48	113	638	107	38
\$1,000 to \$1,499.....	3,190	3,136	408	1,715	640	1,075	7	52	200	622	132	54
\$1,500 to \$1,999.....	3,012	2,960	378	1,576	588	988	15	52	287	520	132	52
\$2,000 to \$2,499.....	3,290	3,241	430	1,776	682	1,094	16	43	343	495	138	49
\$2,500 to \$2,999.....	2,446	2,402	336	1,255	490	765	15	51	311	314	120	44
\$3,000 to \$3,999.....	3,943	3,885	546	2,036	851	1,185	65	98	430	468	247	58
\$4,000 to \$4,999.....	2,148	2,109	238	1,086	555	531	68	69	240	220	188	39
\$5,000 to \$5,999.....	1,136	1,121	126	621	349	272	43	22	98	121	95	15
\$6,000 to \$7,499.....	575	564	71	309	164	145	23	9	49	57	46	11
\$7,500 to \$9,999.....	259	253	14	148	86	62	14	4	24	34	15	6
\$10,000 to \$14,999.....	114	108	6	64	31	33	8	3	2	13	12	6
\$15,000 to \$19,999.....	25	24	1	14	3	8	2	1	1	3	4	1
\$20,000 and over.....	9	9	-	3	3	-	1	-	1	2	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	24,289	23,994	3,026	12,634	5,224	7,610	286	494	2,204	3,840	1,310	295
Under 4.0%.....	109	104	9	25	10	15	-	2	-	43	25	5
4.0%.....	208	206	13	51	24	27	3	1	-	116	22	2
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	-	1	-	-
4.5%.....	2,679	2,652	47	246	136	110	23	14	2,204	27	91	27
4.6% to 4.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
5.0%.....	7,514	7,423	926	5,003	2,102	2,901	133	162	-	715	484	91
5.1% to 5.4%.....	6	6	1	2	1	1	-	-	-	1	2	-
5.5%.....	1,328	1,310	230	839	329	510	39	32	-	92	78	18
5.6% to 5.9%.....	5	5	-	4	1	3	-	-	-	1	-	-
6.0%.....	12,089	11,946	1,757	6,573	2,587	3,986	87	278	-	2,657	594	143
6.1% to 6.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
6.5%.....	27	27	8	7	1	6	-	-	-	12	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	151	146	9	21	6	15	1	2	-	106	7	5
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	6	5	-	2	-	2	-	-	-	3	-	1
7.6% to 7.9%.....	1	-	-	-	-	-	-	-	-	-	-	1
8.0% and over.....	162	160	25	59	25	34	-	3	-	66	7	2
Average interest rate..... (percent).....	5.49	5.49	5.64	5.55	5.52	5.56	5.33	5.60	4.50	5.76	5.43	5.50
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	19,379	19,151	2,865	10,514	4,419	6,095	240	430	2,094	1,898	1,110	228
Real estate taxes included in payment.....	3,535	3,488	487	1,679	811	868	37	71	721	121	367	52
Monthly.....	3,136	3,092	456	1,453	716	737	34	64	693	60	332	44
Quarterly.....	32	32	3	20	5	15	1	1	2	2	3	-
Semiannual.....	237	232	12	146	58	88	1	3	7	48	15	5
Annual.....	23	23	1	12	3	9	1	-	1	5	3	-
Other.....	47	44	10	21	12	9	-	2	-	3	8	3
Not reporting frequency of payment.....	60	60	5	27	17	10	-	1	18	3	6	-
Real estate taxes not included in payment.....	15,495	15,335	2,343	8,635	3,538	5,097	199	352	1,342	1,738	726	160
Monthly.....	9,177	9,091	2,107	4,273	1,888	2,385	92	249	1,297	643	430	86
Quarterly.....	595	588	18	417	98	319	38	7	9	85	14	7
Semiannual.....	5,134	5,083	159	3,645	1,424	2,221	64	82	20	862	251	51
Annual.....	285	282	12	159	68	91	4	3	1	93	10	3
Other.....	85	84	11	27	10	17	-	4	2	25	15	1
Not reporting frequency of payment.....	219	207	36	114	50	64	1	7	13	30	6	12
Not reporting tax payment requirements.....	349	333	35	200	70	130	4	7	31	39	17	16
Monthly.....	163	154	31	64	23	36	1	3	28	17	10	9
Quarterly.....	16	16	1	13	2	11	-	-	-	2	-	2
Semiannual.....	149	145	2	113	37	75	3	3	3	14	7	4
Annual.....	11	11	-	6	2	4	-	1	-	4	-	-
Other.....	1	1	-	1	-	1	-	-	-	-	-	-
Not reporting frequency of payment.....	7	6	1	3	1	2	-	-	-	2	-	1
No principal payments required.....	4,740	4,655	184	2,266	760	1,506	41	64	87	1,809	204	85
Monthly.....	573	555	78	238	101	137	2	7	78	134	23	18
Quarterly.....	236	231	9	135	27	108	9	2	1	66	9	5
Semiannual.....	3,584	3,534	85	1,779	581	1,198	28	50	11	1,437	144	50
Annual.....	223	218	6	68	33	35	1	4	-	118	21	5
Other.....	34	32	2	9	3	6	1	1	-	17	2	2
Not reporting frequency of payment.....	90	85	4	37	15	22	-	-	2	37	5	5
Not reporting principal payment requirements.....	523	273	22	139	68	71	6	6	17	69	14	250
Monthly.....	91	67	15	26	14	12	3	3	13	4	3	24
Quarterly.....	14	11	2	6	2	4	-	-	-	3	-	3
Semiannual.....	135	114	1	72	33	39	1	3	-	31	6	21
Annual.....	11	11	-	6	4	2	-	-	-	4	1	-
Other.....	4	4	-	2	1	1	-	-	-	1	1	-
Not reporting frequency of payment.....	268	66	4	27	14	13	2	-	4	26	3	202
No regular payments required.....	377	368	7	137	62	75	6	4	6	168	20	9

HOUSING—NONFARM MORTGAGES

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					INTEREST RATE ON FIRST MORTGAGE						
Reporting debt	24,057	3,378	15,049	4,613	1,022	Reporting interest rate	24,289	3,465	15,260	4,657	907
Under \$500	1,314	33	787	418	76	Under 4.0%	109	9	64	25	11
\$500 to \$999	2,596	126	1,503	828	139	4.0% to 4.4%	208	17	116	56	19
\$1,000 to \$1,499	3,190	232	2,055	776	127	4.5% to 4.9%	2,679	975	1,512	126	66
\$1,500 to \$1,999	3,012	294	1,987	599	132	5.0% to 5.4%	1	1	—	—	—
\$2,000 to \$2,499	3,290	378	2,189	581	147	5.1% to 5.4%	7,514	1,113	5,164	957	280
\$2,500 to \$2,999	2,446	408	1,594	362	82	5.5% to 5.9%	6	2	3	1	—
\$3,000 to \$3,999	3,943	804	2,516	489	134	6.0% to 6.4%	1,328	256	775	243	54
\$4,000 to \$4,999	2,148	575	1,229	268	76	6.5% to 6.9%	5	—	—	4	1
\$5,000 to \$5,999	1,186	342	613	134	47	7.0% to 7.4%	12,089	1,071	7,441	3,114	463
\$6,000 to \$7,499	575	126	339	80	30	7.5% to 7.9%	1	—	1	—	—
\$7,500 to \$9,999	259	44	154	49	12	8.0% and over	27	2	16	8	1
\$10,000 to \$14,999	114	15	65	20	14	Average interest rate...(percent)	—	—	—	—	—
\$15,000 to \$19,999	25	—	15	5	5	5.49	151	6	74	65	6
\$20,000 and over	9	1	3	4	1		6	—	2	4	—
							1	—	—	1	—
							162	12	91	58	6

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE PROVIDENCE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	20,281	15,847	2,956	12,626	265	4,384
Total first mortgage outstanding debt (dollars)	50,200,800	41,836,100	9,873,400	30,804,000	658,700	8,864,700
Total annual mortgage payment (dollars)	5,810,656	5,277,909	1,248,110	3,945,159	84,640	532,747
Average first mortgage outstanding debt (dollars)	2,481	2,608	3,340	2,240	2,485	2,022
Average value of property (dollars)	5,039	5,107	5,175	5,082	5,508	4,791
Average annual estimated rental value (dollars)	496	504	513	501	543	467
Average annual mortgage payment (dollars)	287	333	422	312	319	122
Percent which annual mortgage payment represents of—						
First mortgage debt	11.6	12.8	12.6	12.8	12.8	6.0
Value of property	5.7	6.5	8.2	6.1	5.8	2.5
Estimated annual rental value	57.9	66.1	82.3	62.4	58.8	26.0
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	11,538	11,008	2,769	8,108	131	530
Average first mortgage outstanding debt (dollars)	2,781	2,745	3,399	2,526	2,437	2,449
Average value of property (dollars)	4,839	4,846	5,181	4,751	4,686	4,685
Average annual estimated rental value (dollars)	484	485	511	476	460	456
Average annual mortgage payment (dollars)	358	357	432	345	368	177
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	13.4	12.7	13.6	15.1	7.2
Value of property	7.4	7.6	8.4	7.3	7.8	3.8
Estimated annual rental value	74.0	75.6	84.5	72.3	79.8	38.8
Monthly mortgage payment—						
Under \$10	608	383	28	352	3	220
\$10 to \$14	1,189	1,068	98	956	14	121
\$15 to \$19	1,333	1,270	162	1,087	21	63
\$20 to \$24	1,659	1,616	317	1,285	14	43
\$25 to \$29	1,619	1,597	390	1,182	25	22
\$30 to \$39	2,661	2,627	863	1,780	34	34
\$40 to \$49	1,429	1,415	561	844	10	14
\$50 to \$59	566	561	199	359	3	5
\$60 to \$74	292	288	94	191	3	4
\$75 to \$99	111	109	35	74	—	2
\$100 and over	76	74	22	48	4	2
Average monthly mortgage payment (dollars)	29.84	30.57	36.00	28.71	30.63	14.75
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	8,693	4,839	187	4,518	134	3,854
Average first mortgage outstanding debt (dollars)	2,150	2,299	2,474	2,285	2,534	1,963
Average value of property (dollars)	5,304	5,700	5,829	5,677	6,312	4,806
Average annual estimated rental value (dollars)	512	546	544	544	623	469
Average annual mortgage payment (dollars)	198	256	278	255	272	114
Percent which annual mortgage payment represents of—						
First mortgage debt	9.0	11.1	11.2	11.2	10.7	5.8
Value of property	3.6	4.5	4.8	4.5	4.3	2.4
Estimated annual rental value	37.7	46.9	51.1	46.8	43.7	24.3

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	37,764	24,625	23,623	121,611,400	5,148	59,771,200	2,530	49.1	24,064	2,892	5,477	7,303	296	514	2,186	4,082	1,314	5.49	
Urban.....	34,999	22,150	21,297	112,186,300	5,268	55,448,900	2,604	49.4	21,663	2,622	4,962	6,781	291	469	2,081	3,297	1,160	5.47	
Rural-nonfarm.....	2,765	2,475	2,326	9,425,100	4,052	4,322,300	1,858	45.9	2,401	270	515	522	5	45	105	785	154	5.68	
BRISTOL COUNTY <sup>1</sup> .....	1,462	1,071	975	4,770,600	4,893	2,184,600	2,169	44.7	1,039	125	415	255	2	-	84	138	25	5.71	
Barrington town.....	612	571	548	2,998,500	5,472	1,392,600	2,541	46.4	558	110	295	33	1	-	43	50	21	5.60	
Warren town.....	461	265	252	1,089,200	4,322	428,900	1,702	39.4	258	12	88	78	1	-	24	52	3	5.86	
Warren town.....	389	235	175	682,900	3,902	313,100	1,789	45.8	228	3	32	144	-	-	17	31	1	5.80	
KENT COUNTY.....	4,123	3,565	3,472	15,136,400	4,360	7,803,400	2,248	51.6	3,488	408	808	1,016	20	31	335	720	150	5.50	
East Greenwich town.....	155	132	127	707,500	5,571	306,900	2,417	43.4	125	54	21	9	-	1	3	35	2	5.79	
Warwick.....	2,790	2,631	2,561	11,454,400	4,473	6,077,400	2,378	58.1	2,598	319	577	822	17	23	277	457	96	5.45	
West Warwick town.....	795	479	471	1,936,800	4,112	963,000	2,045	49.7	457	7	85	164	1	4	49	120	26	5.56	
Rural-nonfarm.....	383	323	313	1,037,700	3,315	456,100	1,457	44.0	318	28	124	21	2	3	6	108	26	5.70	
NEWPORT COUNTY.....	2,504	1,996	1,886	9,029,600	4,788	4,191,100	2,222	46.4	1,948	365	192	682	3	51	136	342	177	5.71	
Newport city.....	1,663	1,203	1,152	5,831,700	5,062	2,761,400	2,397	47.4	1,184	281	141	512	-	11	89	62	88	5.71	
Rural-nonfarm.....	841	793	734	3,197,900	4,357	1,429,700	1,948	44.7	764	84	51	170	3	40	47	280	89	5.71	
PROVIDENCE COUNTY.....	28,205	16,808	16,191	87,667,300	5,415	43,381,400	2,679	49.5	16,439	1,750	3,805	5,085	271	427	1,599	2,588	914	5.43	
Burrillville town.....	195	140	119	331,300	2,784	164,500	1,332	49.7	194	5	33	15	-	1	4	75	1	5.80	
Central Falls.....	772	154	141	875,300	6,208	349,200	2,477	39.9	145	4	35	62	2	-	8	29	5	5.77	
Cranston.....	3,934	3,235	3,175	18,421,800	5,802	9,602,300	3,024	52.1	3,177	513	793	879	63	114	270	459	86	5.40	
Cumberland town.....	452	303	295	1,133,200	3,841	491,800	1,667	43.4	301	44	48	98	-	4	21	75	10	5.52	
East Providence town.....	2,870	2,383	2,332	11,178,900	4,794	5,564,300	2,866	49.8	2,304	252	638	664	17	28	212	384	139	5.49	
Johnston town.....	765	582	567	2,250,100	3,968	1,189,500	2,098	52.9	571	89	124	103	1	43	56	140	15	5.60	
Lincoln town.....	485	330	320	1,542,100	4,819	767,600	2,399	49.8	317	71	71	68	4	2	24	62	15	5.47	
North Providence town.....	997	744	695	3,302,300	4,752	1,669,000	2,401	50.5	739	30	63	192	3	26	80	103	242	5.49	
Pawtucket.....	4,058	2,294	2,109	11,451,300	5,430	5,389,700	2,556	47.1	2,230	191	722	644	37	31	188	345	72	5.41	
Providence city.....	10,941	5,120	4,977	30,289,400	6,086	14,937,000	3,001	49.3	5,010	396	907	1,832	136	174	582	709	274	5.41	
Woonsocket.....	1,996	904	856	4,414,900	5,158	2,030,700	2,372	46.0	878	67	260	349	8	2	113	38	41	5.16	
Rural-nonfarm.....	740	619	605	2,476,700	4,094	1,225,800	2,026	49.5	603	88	111	179	-	2	41	168	14	5.54	
WASHINGTON COUNTY.....	1,470	1,185	1,099	5,007,500	4,556	2,260,700	2,057	45.1	1,150	244	257	265	-	5	32	299	48	5.73	
Westerly town.....	669	445	425	2,294,700	5,399	1,050,000	2,471	45.8	434	174	28	113	-	5	21	70	23	5.70	
Rural-nonfarm.....	801	740	674	2,712,800	4,025	1,210,700	1,796	44.6	716	70	229	152	-	-	11	229	25	5.75	

<sup>1</sup> Bristol County is entirely urban.

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PROVIDENCE CITY.....	10,941	5,120	4,977	30,289,400	6,086	14,937,000	3,001	49.3	5,010	396	907	1,832	136	174	582	709	274	5.41	
Tract 1.....	83	22	16	102,200	-	49,800	-	-	21	1	5	5	-	1	1	6	2	-	
Tract 2.....	70	15	15	67,800	-	27,900	-	-	15	-	4	3	-	-	4	4	-	-	
Tract 3.....	121	27	26	133,100	5,119	64,200	2,469	48.2	27	-	11	7	-	3	1	3	2	5.76	
Tract 4.....	134	31	30	187,400	6,247	85,100	2,837	45.4	29	3	3	10	-	1	6	6	-	5.39	
Tract 5.....	102	30	30	225,200	7,507	116,300	3,877	51.6	30	-	12	9	-	1	1	4	3	5.09	
Tract 6.....	86	27	27	162,100	6,004	76,300	2,825	47.1	27	3	3	13	-	2	2	3	1	5.57	
Tract 7.....	143	33	33	142,500	4,318	57,100	1,730	40.1	32	1	11	11	-	1	5	3	-	5.40	
Tract 8.....	56	17	16	80,000	-	40,700	-	-	16	-	-	8	-	1	4	3	-	-	
Tract 9.....	385	156	153	668,600	4,370	312,800	2,041	46.7	155	17	26	55	-	12	17	22	6	5.58	
Tract 10.....	188	49	48	389,500	8,115	185,300	3,860	47.6	48	12	18	7	2	-	5	2	2	5.57	
Tract 11.....	175	93	79	652,600	8,387	251,800	3,187	38.0	87	4	14	46	-	3	6	10	2	5.76	
Tract 12.....	140	74	74	288,000	3,892	152,300	2,058	52.9	74	4	5	38	-	2	8	14	3	5.50	
Tract 13.....	243	121	104	454,400	4,369	216,300	2,080	47.6	119	4	11	52	-	1	14	24	13	5.53	
Tract 14.....	256	191	188	1,029,300	5,475	547,600	2,913	53.2	186	28	-	55	23	-	21	18	28	5.48	
Tract 15.....	325	244	243	1,413,400	5,816	712,200	2,931	50.4	241	43	33	85	2	-	22	39	17	5.33	
Tract 16.....	231	162	162	898,700	5,548	425,900	2,629	47.4	162	-	9	115	5	-	12	16	5	5.40	
Tract 17.....	183	111	105	358,000	8,410	178,800	1,703	49.9	110	22	27	27	2	2	9	20	1	5.53	
Tract 18.....	225	98	96	226,700	6,297	107,600	2,989	47.5	35	-	5	15	-	3	3	9	-	5.67	
Tract 19.....	132	19	17	140,400	-	65,800	-	-	19	-	2	6	-	-	4	7	-	-	
Tract 20.....	137	14	12	52,400	-	33,000	-	-	13	-	3	8	-	-	1	1	-	-	
Tract 21.....	134	10	9	40,300	-	15,100	-	-	9	1	2	3	-	-	3	-	-	-	
Tract 22.....	444	176	175	887,800	5,073	478,100	2,732	53.9	175	9	16	70	12	2	30	24	10	5.38	
Tract 23.....	211	58	55	253,900	4,616	117,100	2,129	46.1	58	6	13	19	-	1	9	8	2	5.42	
Tract 24.....	200	40	40	217,700	5,443	97,200	2,430	44.6	40	1	11	13	-	1	10	4	-	5.51	
Tract 25.....	217	24	23	111,100	-	42,300	-	-	23	-	4	11	-	-	4	3	-	-	
Tract 26.....	174	76	74	304,300	4,112	169,800	2,295	55.8	75	16	7	23	-	-	6	20	2	5.66	
Tract 27.....	226	56	53	212,700	4,013	86,400	1,630	40.6	53	4	3	24	-	1	5	15	1	5.60	
Tract 28.....	283	137	135	751,100	5,564	346,900	2,570	46.2	133	11	29	45	-	5	17	19	4	5.50	
Tract 29.....	516	171	168	707,500	4,211	327,900	1,952	46.3	168	2	9	80	-	3	30	43	1		

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES														Av. interest rate—first mtg. (%)		
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC		Indi- vidual	Other
PROVIDENCE CITY—Con.																		
Tract 21.....	119	71	68	241,800	3,556	122,800	1,806	50.8	69	-	4	89	-	4	6	13	3	5.61
Tract 22.....	411	210	208	874,700	4,205	440,600	2,118	50.4	202	4	12	110	4	3	33	18	18	5.49
Tract 23.....	618	455	426	2,584,700	5,927	1,349,700	3,168	53.5	423	18	121	95	15	53	50	39	32	5.32
Tract 24.....	78	18	18	114,900	-	55,200	-	-	18	4	2	9	-	-	3	-	-	-
Tract 25.....	246	38	37	117,700	3,181	57,900	1,565	49.2	38	5	7	13	-	1	6	6	-	5.54
Tract 26.....	86	21	20	66,800	-	25,300	-	-	21	1	2	11	-	-	4	3	-	-
Tract 27.....	396	196	194	1,135,100	5,851	489,000	2,521	43.1	195	16	49	70	9	5	19	19	8	5.28
Tract 28.....	227	95	95	424,000	4,463	211,100	2,222	49.8	96	6	14	29	-	3	32	11	1	5.32
Tract 29.....	418	326	324	1,636,600	5,051	965,900	2,981	59.0	321	38	31	116	13	3	37	33	50	5.43
Tract 40.....	218	85	82	357,700	4,362	178,600	2,178	49.9	83	9	11	23	-	8	17	15	-	5.52
Tract 41.....	243	134	128	454,500	3,551	211,500	1,652	46.5	128	15	18	29	1	-	22	41	2	5.60
Tract 42.....	157	33	29	102,600	3,538	49,700	1,714	48.4	32	3	8	9	1	1	5	5	-	5.77
Tract 43.....	191	112	106	1,137,300	10,729	536,500	5,061	47.2	106	7	42	23	2	4	5	12	11	5.30
Tract 44.....	180	70	69	465,600	5,748	251,400	3,643	54.0	68	11	19	22	-	2	4	5	5	5.36
Tract 45.....	244	205	203	2,546,900	12,546	1,159,400	5,711	45.5	203	5	39	62	21	11	9	22	14	5.21
Tract 46.....	399	157	151	885,600	5,865	423,900	2,807	47.9	158	17	4	71	8	1	25	23	9	5.25
Tract 47.....	390	268	264	1,734,200	6,569	909,500	3,445	52.4	260	10	43	182	15	2	21	27	10	5.21
Tract 48.....	264	197	196	1,690,200	8,623	868,400	4,431	51.4	194	19	50	54	9	7	20	26	9	5.19
Tract 49.....	198	183	177	2,423,400	13,692	1,123,700	6,349	46.4	179	8	76	40	14	1	6	23	11	5.19

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (\*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (\*\*) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES														Av. interest rate—first mtg. (%)		
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC		Indi- vidual	Other
THE STATE																		
TOTAL.....	37,764	24,625	23,623	121,611,400	5,148	59,771,200	2,530	49.1	24,064	2,892	5,477	7,303	296	514	2,186	4,082	1,314	5.49
Inside principal metropoli- tan districts.....	35,448	22,741	21,862	114,375,000	5,232	56,511,100	2,585	49.4	22,230	2,601	5,027	6,962	294	504	2,133	3,477	1,232	5.47
Outside principal metropoli- tan districts.....	2,316	1,884	1,761	7,236,400	4,109	3,260,100	1,851	45.1	1,834	291	450	341	2	10	53	605	82	5.73
URBAN.....																		
Inside principal metropoli- tan districts.....	34,999	22,150	21,297	112,186,300	5,268	55,448,900	2,604	49.4	21,663	2,622	4,962	6,781	291	469	2,081	3,297	1,160	5.47
Outside principal metropoli- tan districts.....	864	585	544	2,626,000	4,827	1,214,500	2,233	46.2	568	179	61	128	-	6	25	145	24	5.73
RURAL-NONFARM.....																		
Inside principal metropoli- tan districts.....	1,313	1,176	1,109	4,814,700	4,341	2,276,700	2,053	47.3	1,185	158	126	309	3	41	77	325	96	5.62
Outside principal metropoli- tan districts.....	1,452	1,299	1,217	4,610,400	3,788	2,045,600	1,681	44.4	1,266	112	389	213	2	4	28	460	58	5.73
PRINCIPAL METROPOLITAN DISTRICTS																		
PROVIDENCE DISTRICT...	38,392	25,019	24,036	122,295,700	5,088	60,471,900	2,516	49.4	24,447	3,078	5,309	7,747	293	504	2,204	3,964	1,348	5.49
Providence city.....	10,941	5,120	4,977	30,289,400	6,086	14,937,000	3,001	49.3	5,010	396	907	1,832	136	174	582	709	274	5.41
Outside central city.....	27,451	19,899	19,059	92,006,300	4,827	45,534,900	2,389	49.5	19,437	2,682	4,402	5,915	157	330	1,622	3,255	1,074	5.51
Urban.....	25,616	18,273	17,499	85,640,900	4,894	42,498,600	2,429	49.6	17,863	2,372	4,264	5,384	157	320	1,535	2,854	977	5.50
Rural-nonfarm.....	1,835	1,626	1,560	6,365,400	4,080	3,036,300	1,946	47.7	1,574	310	138	531	-	10	87	401	97	5.62
District includes following urban places and rural-nonfarm areas:																		
Bristol County, R. I.....	1,462	1,071	975	4,770,600	4,893	2,134,600	2,189	44.7	1,039	125	415	255	2	-	84	133	25	5.71
Barrington town*.....	612	571	548	2,998,500	5,472	1,392,600	2,541	46.4	553	110	295	83	1	-	43	50	21	5.60
Bristol town*.....	461	265	252	1,089,200	4,322	428,900	1,702	39.4	258	12	88	78	1	-	24	52	3	5.86
Warren town*.....	389	235	175	682,900	3,902	313,100	1,789	45.8	228	3	32	144	-	-	17	31	1	5.80
In Kent County, R. I.....	3,740	3,242	3,159	14,098,700	4,463	7,347,300	2,326	52.1	3,170	380	684	995	18	28	329	612	124	5.47
East Greenwich town*....	155	132	127	707,500	5,571	306,900	2,417	43.4	125	54	21	9	-	1	3	35	2	5.79
Warwick city*.....	2,790	2,631	2,561	11,454,400	4,473	6,077,400	2,373	53.1	2,588	319	577	822	17	23	277	457	96	5.45
West Warwick town*.....	795	479	471	1,936,800	4,112	968,000	2,045	49.7	457	7	86	164	1	4	49	120	26	5.56
In Newport County, R. I.....	2,174	1,695	1,620	8,038,500	4,962	3,730,300	2,303	46.4	1,655	354	163	649	-	18	111	199	161	5.70
Newport city*.....	1,663	1,203	1,152	5,831,700	5,062	2,761,400	2,397	47.4	1,184	281	141	512	-	11	89	62	88	5.71
Rural-nonfarm**.....	511	492	468	2,206,800	4,715	968,900	2,070	43.9	471	73	22	137	-	7	22	137	73	5.69

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (\*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (\*\*) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage (first and junior mtgs.)									
				Total (dollars)	Average (dol- lars)	Total (dollars)	Average (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
PRINCIPAL DISTRICTS—Con.																		
Providence district																		
--Con.																		
District includes following urban places and rural-nonfarm areas—Con.																		
In Providence County, R. I..	27,765	16,454	15,864	86,562,000	5,457	42,873,100	2,703	49.5	16,094	1,731	3,736	5,033	271	425	1,584	2,405	909	5.42
Central Falls city*.....	772	154	141	875,300	6,208	349,200	2,477	39.9	145	4	35	62	2	-	8	29	5	5.57
Cranston city*.....	3,934	3,235	3,175	18,421,800	5,802	9,602,300	3,024	52.1	3,177	513	793	879	63	114	270	459	86	5.40
Cumberland town*.....	452	303	295	1,133,200	3,841	491,800	1,667	43.4	301	44	48	98	-	4	21	76	10	5.52
East Providence town*....	2,870	2,383	2,332	11,178,900	4,794	5,564,300	2,386	49.8	2,334	252	638	664	17	28	212	384	139	5.49
Johnston town*.....	765	582	567	2,250,100	3,968	1,189,500	2,098	52.9	571	89	124	103	1	43	56	140	15	5.60
Lincoln town*.....	485	330	320	1,542,100	4,819	767,600	2,399	49.8	317	71	71	68	4	2	24	62	15	5.47
North Providence town*..	997	744	695	3,302,300	4,752	1,669,000	2,401	50.5	739	30	63	192	3	26	80	103	242	5.49
Pawtucket city*.....	4,058	2,294	2,109	11,451,300	5,430	5,389,700	2,556	47.1	2,230	191	722	644	37	31	188	345	72	5.41
Providence city*.....	10,941	5,120	4,977	30,289,400	6,086	14,937,000	3,001	49.3	5,010	396	307	1,832	136	174	582	709	274	5.41
Woonsocket city*.....	1,995	904	856	4,414,900	5,158	2,030,700	2,372	46.0	878	67	260	349	8	2	113	38	41	5.16
Rural-nonfarm**.....	495	405	397	1,702,700	4,289	882,000	2,222	51.8	392	74	75	142	-	1	30	60	10	5.46
In Bristol County, Mass.....	2,219	1,735	1,659	6,381,600	3,847	3,130,100	1,887	49.0	1,695	360	254	495	1	28	57	423	77	5.75
Attleboro city.....	1,209	923	884	3,276,300	3,706	1,646,900	1,863	50.3	906	176	183	248	-	23	26	219	31	5.78
North Attleborough town.	659	486	467	1,869,800	4,004	896,100	1,919	47.9	468	181	45	160	1	5	15	74	37	5.72
Rural-nonfarm.....	351	326	308	1,235,500	4,011	587,100	1,906	47.5	321	53	26	87	-	-	16	130	9	5.70
In Norfolk County, Mass.....	773	626	578	1,960,500	3,392	997,500	1,726	50.9	606	124	55	193	-	5	26	154	49	5.62
Franklin town.....	352	267	234	841,600	3,597	450,900	1,927	53.6	256	15	40	53	-	3	13	88	44	5.60
Rural-nonfarm.....	421	359	344	1,118,900	3,253	546,600	1,589	48.9	350	109	15	140	-	2	13	66	5	5.63
In Worcester County, Mass...	259	196	181	483,800	2,673	259,000	1,431	53.5	188	4	2	127	1	-	13	38	3	5.57
Blackstone town.....	202	152	138	382,300	2,770	207,300	1,502	54.2	148	3	2	102	1	-	7	30	3	5.57
Rural-nonfarm.....	57	44	43	101,500	2,360	51,700	1,202	50.9	40	1	-	25	-	-	6	8	-	5.54
FALL RIVER-NEWBEDFORD, MASS., DISTRICT (part in Rhode Island).....																		
307	279	244	905,200	3,710	425,800	1,745	47.0	272	11	29	30	3	33	25	128	13	5.75	
Part of district in Rhode- Island includes following rural-nonfarm area:																		
In Newport County**.....	307	279	244	905,200	3,710	425,800	1,745	47.0	272	11	29	30	3	33	25	128	13	5.75

# SOUTH CAROLINA

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Table A-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage	
			Number	Percent					Number	Percent		
1940: Dwelling units.....	258,925	249,622	68,927	27.6	180,695	7,234	2,069	62,146	22,323	35.9	39,823	
1930: Private families reporting tenure.....	-	188,144	55,907	29.7	132,237	-	-	-	-	-	-	
1920: All families reporting tenure.....	-	134,984	41,100	30.4	93,884	-	-	38,924	8,772	22.5	30,152	
Dwelling units: 1940.....	258,925	249,622	68,927	27.6	180,695	7,234	2,069	62,146	22,323	35.9	39,823	
Urban.....	126,503	123,503	33,309	27.0	90,194	2,684	316	31,399	12,872	41.0	18,527	
Rural-nonfarm.....	132,422	126,119	35,616	28.2	90,501	4,550	1,753	30,747	9,451	30.7	21,296	
COLOR OF OCCUPANTS												
White.....	-	164,120	50,495	30.8	113,625	-	-	45,995	19,074	41.5	26,921	
Nonwhite.....	-	85,502	18,432	21.6	67,070	-	-	16,151	3,249	20.1	12,902	
TYPE OF STRUCTURE												
1-family.....	178,752	171,765	60,371	35.1	111,394	5,086	1,901	54,510	19,699	36.1	34,811	
Other.....	80,173	77,857	8,556	11.0	69,301	2,148	168	7,636	2,624	34.4	5,012	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent.....	176,815	170,143	59,453	34.9	110,690	4,915	1,757	54,194	19,607	36.2	34,587	
Under \$5.....	45,249	43,769	8,952	20.5	34,817	1,343	137	7,357	792	10.8	6,565	
\$5 to \$9.....	48,016	46,844	8,246	17.6	38,598	1,001	171	7,326	2,039	27.8	5,287	
\$10 to \$14.....	25,215	24,427	7,275	29.8	17,152	623	165	6,593	2,345	35.6	4,246	
\$15 to \$19.....	12,298	11,797	5,180	43.9	6,617	349	152	4,770	1,746	36.6	3,022	
\$20 to \$24.....	9,884	9,488	5,215	55.0	4,273	255	141	4,601	1,781	37.3	3,010	
\$25 to \$29.....	8,713	8,247	4,639	56.3	3,608	291	175	4,372	1,908	43.6	2,464	
\$30 to \$39.....	11,187	10,816	7,430	68.7	3,386	278	93	7,036	3,405	48.4	3,631	
\$40 to \$49.....	5,610	5,437	4,217	77.6	1,220	122	51	4,080	2,041	50.6	3,089	
\$50 to \$59.....	3,935	3,713	3,144	84.7	569	106	116	2,983	1,417	47.5	1,566	
\$60 to \$74.....	2,416	2,321	2,060	88.8	261	61	34	1,967	947	48.1	1,020	
\$75 to \$99.....	1,748	1,555	1,417	91.1	138	63	110	1,363	621	45.6	742	
\$100 and over.....	2,544	1,729	1,678	97.1	51	403	412	1,596	553	34.6	1,043	
Median monthly rent.....(dollars).....	8.99	8.91	19.57	-	7.16	10.41	27.71	20.59	27.35	-	16.47	

Table A-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	22,323	20,166	3,037	2,057	1,571	1,521	1,359	3,144	2,187	1,815	1,470	950	672	211	127	45	2,157
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	21,087	19,023	2,815	1,954	1,477	1,431	1,268	2,981	2,094	1,718	1,397	895	627	193	117	36	2,064
Average interest rate.....(%).....	5.66	5.68	6.11	5.89	5.87	5.83	5.74	5.56	5.46	5.50	5.43	5.37	5.36	5.24	5.30	-	5.64
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	21,566	19,460	2,942	2,009	1,522	1,463	1,310	3,097	2,106	1,734	1,417	917	644	197	123	39	2,106
Building and loan association.....	6,005	5,497	521	474	488	499	478	1,026	680	540	409	214	108	30	14	16	508
Commercial bank.....	1,183	1,072	141	131	61	53	53	150	136	121	82	55	50	17	12	-	111
Savings bank.....	566	507	42	33	31	36	32	108	71	54	43	29	20	6	1	1	59
Life insurance company.....	1,234	1,112	19	17	19	30	38	112	126	162	163	192	138	53	39	4	122
Mortgage company.....	333	304	40	20	26	23	20	45	46	30	23	12	12	4	3	-	29
Home Owners' Loan Corporation.....	3,238	2,833	187	224	202	232	219	520	372	288	261	156	112	38	14	8	405
Individual.....	5,917	5,276	1,392	646	487	456	331	647	359	311	264	170	136	41	31	5	641
Other.....	3,090	2,859	600	464	208	134	139	429	316	228	172	89	58	8	9	5	231
Reporting debt and value.....	19,374	17,500	2,501	1,700	1,299	1,287	1,188	2,790	1,983	1,636	1,339	866	606	190	113	-	1,874
JUNIOR MORTGAGE																	
First mortgage only.....	1,886	1,674	169	178	168	139	138	266	217	172	119	57	39	5	7	-	212
First and junior mortgage.....	399	359	16	14	24	22	36	74	78	39	23	15	15	5	3	-	40
With 1st mtg.; not rptg. on junior.....	17,089	15,467	2,316	1,508	1,107	1,126	1,014	2,450	1,693	1,425	1,197	796	552	180	103	-	1,622
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	7,243	6,651	2,481	1,367	837	596	358	531	208	150	72	33	15	2	1	-	592
\$1,000 to \$1,499.....	2,501	2,232	20	322	335	331	296	439	213	134	78	42	18	3	1	-	269
\$1,500 to \$1,999.....	1,906	1,696	-	11	121	268	236	511	220	145	98	45	30	6	5	-	210
\$2,000 to \$2,499.....	1,844	1,638	-	-	6	81	204	532	298	241	156	74	36	6	4	-	206
\$2,500 to \$2,999.....	1,328	1,190	-	-	-	11	82	401	280	185	132	62	27	8	2	-	138
\$3,000 to \$3,999.....	2,244	2,012	-	-	-	-	12	363	568	426	364	154	104	16	5	-	232
\$4,000 to \$4,999.....	1,139	1,044	-	-	-	-	-	13	191	290	252	187	78	24	9	-	95
\$5,000 to \$5,999.....	575	520	-	-	-	-	-	-	5	61	144	142	124	32	12	-	55
\$6,000 to \$7,499.....	363	315	-	-	-	-	-	-	4	39	109	105	38	20	4	-	48
\$7,500 to \$9,999.....	146	127	-	-	-	-	-	-	-	4	19	59	26	19	-	-	19
\$10,000 to \$14,999.....	70	62	-	-	-	-	-	-	-	-	1	9	26	26	-	-	8
\$15,000 to \$19,999.....	6	6	-	-	-	-	-	-	-	-	-	-	1	3	2	-	-
\$20,000 and over.....	9	7	-	-	-	-	-	-	-	-	-	-	-	2	7	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	78,846	64,923	1,476	1,857	2,063	2,621	3,023	9,055	8,343	8,341	8,540	7,068	6,514	2,960	3,063	-	6,723
Average value.....(dollars).....	3,801	3,710	590	1,093	1,588	2,036	2,544	3,245	4,207	5,098	6,378	8,143	10,749	15,581	27,104	-	4,655
Debt on first and jr. mtgs.(thous.).....	36,379	32,613	866	1,051	1,004	1,334	1,597	5,008	4,784	4,425	4,251	3,405	2,815	1,147	926	-	3,766
Percent of value of property.....	49.4	50.2	58.7	56.6	48.7	50.9	52.8	55.3	57.3	53.0	49.8	48.2	43.2	38.7	30.2	-	43.2
Average debt.....(dollars).....	1,878	1,864	346	618	773	1,037	1,344	1,795	2,413	2,705	3,175	3,923	4,646	6,036	8,198	-	2,010
Debt on first mtgs.....(thousands).....	36,090	32,354	864	1,048	997	1,325	1,579	4,966	4,740	4,400	4,218	3,383	2,783	1,139	914	-	3,785
Percent of value of property.....	49.0	49.8	58.5	56.4	48.3	50.5	52.2	54.8	56.8	52.5	49.4	47.9	42.7	36.5	29.6	-	42.8
Average debt.....(dollars).....	1,863	1,849	345	616	767	1,029	1,329	1,780	2,390	2,689	3,150	3,898	4,592	5,997	8,084	-	1,993

HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	22,223	21,566	6,005	1,749	1,183	566	1,234	333	3,238	5,917	3,090	757
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate	21,087	20,775	5,832	1,676	1,135	541	1,178	324	3,238	5,579	2,948	312
Average interest rate.....(percent)	5.68	5.68	5.92	5.76	5.74	5.80	5.50	5.76	4.50	6.21	5.53	5.62
Reporting debt and value	19,374	18,989	5,396	1,578	1,073	505	1,114	298	2,826	5,140	2,587	435
Percent distribution	-	100.0	28.5	8.3	5.7	2.7	5.9	1.6	14.9	27.1	13.7	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	19,374	18,939	5,396	1,578	1,073	505	1,114	298	2,826	5,140	2,587	435
First mortgage only	1,886	1,862	669	114	79	35	56	7	294	424	298	24
First and junior mortgage	399	360	108	69	55	14	17	5	57	76	28	39
With first mortgage; not reporting on junior mortgage	17,089	16,717	4,619	1,395	939	456	1,041	286	2,475	4,640	2,261	372
1-family properties	17,500	17,107	4,946	1,427	971	456	1,001	272	2,476	4,591	2,394	393
First mortgage only	1,674	1,651	615	100	78	27	54	5	250	357	270	23
First and junior mortgage	359	326	94	64	58	11	17	5	52	70	24	33
With first mortgage; not reporting on junior mortgage	15,467	15,130	4,237	1,263	845	418	980	262	2,174	4,164	2,100	337
2- to 4-family properties	1,874	1,832	450	151	102	49	113	26	350	549	193	42
First mortgage only	212	211	54	14	6	8	2	2	44	67	28	1
First and junior mortgage	40	34	14	5	2	3	-	-	5	6	4	6
With first mortgage; not reporting on junior mortgage	1,622	1,587	382	132	94	38	111	24	301	476	161	35
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	19,374	18,939	5,396	1,578	1,073	505	1,114	298	2,826	5,140	2,587	435
Value of property.....(dollars)	73,646,400	71,972,700	19,263,600	6,888,200	4,651,500	2,286,700	8,119,600	1,219,200	12,081,700	16,111,400	8,289,000	1,673,700
Average value.....(dollars)	3,801	3,800	3,570	4,365	4,335	4,429	7,289	4,091	4,275	3,135	3,204	3,848
Debt on first and junior mortgages.....(dollars)	36,379,000	35,481,300	9,790,300	3,309,200	2,240,800	1,068,400	3,757,700	667,600	6,020,000	6,861,000	5,075,500	897,700
Percent of value of property	49.4	49.3	50.8	48.0	48.2	47.8	46.3	54.8	49.8	42.6	61.2	53.6
Average debt.....(dollars)	1,878	1,873	1,814	2,097	2,088	2,116	3,373	2,240	2,130	1,335	1,962	2,064
Debt on first mortgages.....(dollars)	36,089,600	35,215,500	9,711,300	3,266,100	2,205,500	1,060,600	3,743,500	664,400	5,986,300	6,785,100	5,058,800	874,100
Percent distribution	-	100.0	27.6	9.3	6.3	3.0	10.5	1.9	17.0	13.3	14.4	-
Percent of value of property	49.0	48.9	50.4	47.4	47.4	46.1	45.1	54.5	49.5	42.1	61.0	52.7
Average debt.....(dollars)	1,863	1,859	1,800	2,070	2,055	2,100	3,360	2,230	2,118	1,320	1,955	2,009
1-family properties	17,500	17,107	4,946	1,427	971	456	1,001	272	2,476	4,591	2,394	393
Value of property.....(dollars)	64,923,000	63,430,800	17,411,900	6,102,100	4,152,800	1,949,300	7,233,100	1,133,700	10,249,800	13,673,900	7,626,300	1,492,200
Average value.....(dollars)	3,710	3,708	3,520	4,276	4,277	4,275	7,226	4,168	4,140	2,978	3,186	3,797
Debt on first and junior mortgages.....(dollars)	32,613,100	31,792,900	8,911,300	3,003,700	2,046,100	957,600	3,400,900	626,500	5,189,000	5,927,100	4,734,400	820,200
Percent of value of property	50.2	50.1	51.2	49.2	49.3	49.1	47.0	55.3	50.6	43.3	62.1	55.0
Average debt.....(dollars)	1,864	1,858	1,802	2,105	2,107	2,100	3,398	2,303	2,096	1,291	1,978	2,087
Debt on first mortgages.....(dollars)	32,354,400	31,553,000	8,845,400	2,968,600	2,012,500	951,100	3,386,700	623,300	5,158,300	5,853,300	4,722,400	801,400
Percent of value of property	49.8	49.7	50.8	48.6	48.5	48.8	46.8	55.0	50.3	42.8	61.9	52.7
Average debt.....(dollars)	1,849	1,844	1,788	2,077	2,073	2,086	3,383	2,292	2,083	1,275	1,973	2,039
2- to 4-family properties	1,874	1,832	450	151	102	49	113	26	350	549	193	42
Value of property.....(dollars)	8,723,400	8,541,900	1,651,700	786,100	498,700	287,400	886,500	85,500	1,831,900	2,437,500	662,700	181,500
Average value.....(dollars)	4,655	4,653	4,115	5,206	4,889	-	7,845	-	5,234	4,440	3,434	-
Debt on first and junior mortgages.....(dollars)	3,765,900	3,688,400	879,000	305,500	194,700	110,800	356,800	41,100	831,000	933,900	341,100	77,500
Percent of value of property	43.2	43.2	47.5	38.9	39.0	-	40.2	-	45.4	38.3	51.5	-
Average debt.....(dollars)	2,010	2,013	1,953	2,023	1,909	-	3,158	-	2,374	1,701	1,787	-
Debt on first mortgages.....(dollars)	3,785,200	3,662,500	865,900	302,500	193,000	109,500	356,800	41,100	828,000	931,800	336,400	72,700
Percent of value of property	42.8	42.9	46.8	38.5	38.7	-	40.2	-	45.2	38.2	50.8	-
Average debt.....(dollars)	1,993	1,999	1,924	2,003	1,892	-	3,158	-	2,366	1,697	1,743	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	20,166	19,460	5,497	1,579	1,072	507	1,112	304	2,833	5,276	2,659	706
<b>RACE OF OCCUPANTS</b>												
White	17,236	16,638	4,793	1,469	994	475	1,088	279	2,369	3,960	2,680	598
Negro	2,915	2,808	701	110	78	32	21	24	460	1,313	179	107
Other nonwhite	15	14	3	-	-	-	3	1	4	3	-	1
<b>YEAR BUILT</b>												
Reporting year built	19,576	18,904	5,359	1,545	1,053	492	1,093	294	2,745	5,067	2,801	672
1930 to 1940	8,786	8,410	2,973	797	536	261	568	185	682	1,907	1,278	326
1920 to 1929	4,966	4,793	1,204	349	222	127	326	50	959	1,278	627	173
1910 to 1919	2,710	2,640	600	203	151	52	101	31	522	847	336	70
1900 to 1909	1,894	1,829	352	123	86	37	47	22	350	605	330	65
1880 to 1899	894	870	162	45	32	13	14	5	159	291	194	24
1879 or earlier	376	362	68	28	25	2	17	1	73	139	36	14

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	20,166	19,460	5,497	1,579	1,072	507	1,112	304	2,833	5,276	2,859	706
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	17,519	17,125	4,956	1,426	970	456	1,003	272	2,478	4,594	2,396	394
Under \$500.....	3,435	3,360	793	257	177	80	44	44	277	1,680	265	75
\$500 to \$999.....	3,246	3,191	878	258	190	63	48	39	414	932	627	55
\$1,000 to \$1,499.....	2,256	2,215	732	153	100	58	67	27	361	557	318	41
\$1,500 to \$1,999.....	1,693	1,659	652	102	55	47	85	20	329	324	147	34
\$2,000 to \$2,499.....	1,639	1,599	531	123	72	40	107	18	298	340	162	40
\$2,500 to \$2,999.....	1,199	1,172	370	109	77	32	102	23	191	203	174	27
\$3,000 to \$3,999.....	2,008	1,939	552	218	154	64	208	57	296	244	364	69
\$4,000 to \$4,999.....	1,026	998	266	116	81	35	124	25	147	135	185	28
\$5,000 to \$5,999.....	513	497	98	46	28	18	104	11	73	85	80	16
\$6,000 to \$7,499.....	313	307	62	29	22	7	63	2	59	59	33	6
\$7,500 to \$9,999.....	122	120	13	13	9	4	28	3	26	17	20	2
\$10,000 to \$14,999.....	56	55	7	5	4	1	21	3	5	14	-	1
\$15,000 to \$19,999.....	6	6	-	2	1	1	2	-	-	1	1	-
\$20,000 and over.....	7	7	2	-	-	-	-	-	2	3	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	19,023	18,738	5,336	1,508	1,025	483	1,059	297	2,833	4,978	2,727	285
Under 4.0%.....	91	89	6	8	4	4	1	2	-	25	47	2
4.0%.....	372	362	72	36	19	17	18	3	-	151	82	10
4.1% to 4.4%.....	4	4	-	1	1	-	-	3	-	-	-	-
4.5%.....	3,454	3,418	156	72	55	17	61	12	2,833	45	239	36
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.0%.....	3,201	3,194	843	407	287	120	421	78	-	581	804	67
5.1% to 5.4%.....	13	13	3	2	2	-	1	1	-	1	5	-
5.5%.....	718	699	249	67	42	25	123	12	-	58	190	19
5.6% to 5.9%.....	3	3	-	1	-	-	-	-	-	-	2	-
6.0%.....	8,029	7,914	3,169	678	466	212	381	144	-	2,410	1,132	115
6.1% to 6.4%.....	7	7	-	-	-	-	3	-	-	2	2	-
6.5%.....	56	56	24	6	3	3	6	-	-	15	5	-
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.0%.....	2,467	2,438	694	190	128	62	35	38	-	1,307	174	29
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	15	15	1	2	-	2	2	-	-	5	5	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	591	584	119	38	18	20	7	4	-	377	39	7
Average interest rate.....(percent).....	5.68	5.69	5.92	5.75	5.73	5.80	5.47	5.76	4.50	6.22	5.53	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	17,093	16,797	5,252	1,346	920	426	1,037	291	2,697	3,553	2,621	296
Real estate taxes included in payment.....	4,274	4,149	761	415	309	106	232	135	837	433	1,386	125
Monthly.....	3,459	3,349	729	389	292	97	205	122	804	305	795	110
Quarterly.....	47	47	2	5	3	2	11	-	3	20	6	-
Semiannual.....	38	38	5	4	-	4	3	-	4	19	3	-
Annual.....	97	95	6	7	5	2	3	2	3	67	7	2
Other.....	508	507	-	-	-	-	1	7	-	6	493	1
Not reporting frequency of payment.....	125	113	19	10	9	1	9	4	23	16	32	12
Real estate taxes not included in payment.....	12,501	12,342	4,406	908	594	314	793	151	1,815	3,038	1,231	159
Monthly.....	10,058	9,928	4,293	634	402	232	516	122	1,747	1,738	888	150
Quarterly.....	384	379	15	50	34	16	138	5	4	154	18	5
Semiannual.....	363	358	11	52	33	19	84	6	6	177	22	5
Annual.....	1,237	1,228	27	150	112	38	32	9	22	851	107	9
Other.....	234	233	6	7	6	1	2	6	3	29	180	1
Not reporting frequency of payment.....	225	216	64	15	7	8	21	3	38	59	21	9
Not reporting tax payment requirements.....	318	306	85	23	17	6	12	5	45	82	54	12
Monthly.....	242	234	79	16	11	5	7	5	43	44	40	8
Quarterly.....	5	5	-	-	-	-	3	-	-	2	-	-
Semiannual.....	11	11	-	1	1	-	2	-	-	7	1	-
Annual.....	39	38	2	5	4	1	-	-	-	23	8	1
Other.....	2	2	-	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment.....	19	16	4	1	1	-	-	-	2	5	4	3
No principal payments required.....	1,412	1,399	167	112	68	44	43	7	73	855	142	13
Monthly.....	485	478	145	35	13	22	17	2	61	153	65	7
Quarterly.....	152	152	5	8	3	5	6	-	5	111	17	-
Semiannual.....	152	152	2	18	12	6	9	-	1	111	11	-
Annual.....	542	537	9	47	36	11	8	5	6	427	95	5
Other.....	26	26	2	3	3	-	2	-	-	9	10	-
Not reporting frequency of payment.....	55	54	4	1	1	-	1	-	-	44	4	1
Not reporting principal payment requirements.....	739	354	62	30	12	18	18	2	59	143	40	385
Monthly.....	206	162	45	10	4	6	7	2	44	39	15	44
Quarterly.....	12	11	-	5	3	2	2	-	-	4	-	1
Semiannual.....	26	18	-	1	-	1	4	-	-	10	3	8
Annual.....	64	53	-	4	1	3	-	-	3	41	5	11
Other.....	18	15	-	-	-	-	1	-	-	5	9	3
Not reporting frequency of payment.....	413	95	17	10	4	6	4	-	12	44	8	318
No regular payments required.....	922	910	16	91	72	19	14	4	4	725	56	12

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					INTEREST RATE ON FIRST MORTGAGE						
Reporting debt.....	17,519	3,652	11,145	1,226	1,496	Reporting interest rate.....	19,023	4,134	12,149	1,343	1,397
Under \$500.....	3,485	311	2,324	302	498	Under 4.0%.....	91	12	66	6	7
\$500 to \$999.....	3,246	515	2,213	232	286	4.0% to 4.4%.....	372	84	196	85	57
\$1,000 to \$1,499.....	2,256	370	1,545	167	174	4.1% to 4.4%.....	4	4	-	-	-
\$1,500 to \$1,999.....	1,693	290	1,191	97	115	4.5% to 4.9%.....	3,454	1,184	2,060	85	125
\$2,000 to \$2,499.....	1,639	338	1,072	109	120	4.6% to 4.9%.....	1	-	1	-	-
\$2,500 to \$2,999.....	1,199	347	716	71	65	5.0% to 5.4%.....	8,201	1,175	1,636	207	183
\$3,000 to \$3,999.....	2,003	796	1,014	84	114	5.1% to 5.4%.....	13	8	4	-	1
\$4,000 to \$4,999.....	1,025	372	545	65	44	5.5% to 5.9%.....	718	258	400	42	18
\$5,000 to \$5,999.....	513	174	253	46	40	5.6% to 5.9%.....	3	2	1	-	-
\$6,000 to \$7,499.....	313	92	165	32	24	6.0%.....	8,029	1,178	5,710	555	586
\$7,500 to \$9,999.....	122	37	66	13	6	6.1% to 6.4%.....	7	1	5	-	1
\$10,000 to \$14,999.....	56	10	33	6	7	6.5%.....	56	4	43	4	5
\$15,000 to \$19,999.....	6	-	3	1	2	6.6% to 6.9%.....	1	-	-	1	-
\$20,000 and over.....	7	-	5	1	1	7.0%.....	2,467	187	1,654	297	329
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	15	2	11	1	1
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	591	35	362	110	84
						Average interest rate ... (percent).....	5.68	5.27	5.77	6.14	6.05

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	13,259	12,163	2,772	9,185	206	1,096
Total first mortgage outstanding debt..... (dollars).....	25,392,300	23,424,500	7,446,900	15,701,000	276,600	1,967,800
Total annual mortgage payment..... (dollars).....	3,646,871	3,514,300	970,185	2,497,557	46,558	182,571
Average first mortgage outstanding debt..... (dollars).....	1,915	1,926	2,686	1,709	1,343	1,795
Average value of property..... (dollars).....	3,776	3,727	4,274	3,577	3,038	4,329
Average annual estimated rental value..... (dollars).....	384	381	440	365	290	422
Average annual mortgage payment..... (dollars).....	275	289	350	272	226	121
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.4	15.0	13.0	15.9	16.8	6.7
Value of property.....	7.3	7.8	8.2	7.6	7.4	2.8
Estimated annual rental value.....	71.6	75.9	79.5	74.6	77.8	28.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,128	10,743	2,670	7,897	176	385
Average first mortgage outstanding debt..... (dollars).....	1,973	1,978	2,724	1,739	1,382	1,833
Average value of property..... (dollars).....	3,690	3,679	4,275	3,497	2,792	4,000
Average annual estimated rental value..... (dollars).....	379	379	441	360	294	391
Average annual mortgage payment..... (dollars).....	290	296	354	277	238	141
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.7	14.9	13.0	15.9	16.8	7.7
Value of property.....	7.9	8.0	8.3	7.9	8.3	3.5
Estimated annual rental value.....	76.5	78.0	80.3	77.0	79.2	36.0
Monthly mortgage payment—						
Under \$10.....	1,767	1,556	200	1,315	41	211
\$10 to \$14.....	1,786	1,726	223	1,464	39	60
\$15 to \$19.....	1,399	1,365	240	1,104	21	34
\$20 to \$24.....	1,376	1,347	298	1,026	23	29
\$25 to \$29.....	1,466	1,449	439	986	24	17
\$30 to \$39.....	1,851	1,833	731	1,090	12	18
\$40 to \$49.....	767	761	317	439	5	6
\$50 to \$59.....	397	390	126	259	5	7
\$60 to \$74.....	189	187	61	123	3	2
\$75 to \$99.....	64	63	22	39	2	1
\$100 and over.....	66	66	13	52	1	-
Average monthly mortgage payment..... (dollars).....	24.18	24.63	29.49	23.10	19.38	11.72
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,131	1,420	102	1,288	30	711
Average first mortgage outstanding debt..... (dollars).....	1,612	1,530	1,703	1,526	-	1,775
Average value of property..... (dollars).....	4,227	4,087	4,237	4,066	-	4,507
Average annual estimated rental value..... (dollars).....	407	392	418	392	-	439
Average annual mortgage payment..... (dollars).....	196	239	248	240	-	110
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	15.6	14.5	15.7	-	6.2
Value of property.....	4.6	5.8	5.8	5.9	-	2.4
Estimated annual rental value.....	48.1	61.0	59.3	61.0	-	25.1

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage	
			Number	Percent					Number	Percent		
1940: Dwelling units	126,503	123,503	33,309	27.0	90,194	2,684	316	31,399	12,872	41.0	18,527	
1930: Private families reporting tenure	-	87,283	28,169	32.3	59,114	-	-	-	-	-	-	
1920: All families reporting tenure	-	67,756	21,487	31.7	46,269	-	-	20,405	5,691	27.9	14,714	
Dwelling units: 1940	126,503	123,503	33,309	27.0	90,194	2,684	316	31,399	12,872	41.0	18,527	
COLOR OF OCCUPANTS												
White	-	75,936	25,246	33.2	50,690	-	-	23,888	10,655	44.6	13,233	
Nonwhite	-	47,567	8,063	17.0	39,504	-	-	7,511	2,217	29.5	5,294	
TYPE OF STRUCTURE												
1-family	69,946	68,379	27,614	40.4	40,765	1,324	243	25,184	10,918	41.7	15,266	
Other	56,557	55,124	5,695	10.3	49,429	1,360	73	5,215	1,954	37.5	3,261	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent	69,162	67,700	27,171	40.1	40,529	1,243	214	26,058	10,833	41.8	15,175	
Under \$5	6,863	6,709	1,216	18.1	5,493	143	6	1,116	220	19.7	896	
\$5 to \$9	17,579	17,294	2,812	16.3	14,482	254	21	2,670	859	32.5	1,801	
\$10 to \$14	10,107	9,931	2,654	26.7	7,277	159	17	2,582	1,010	39.6	1,528	
\$15 to \$19	5,416	5,291	1,982	37.5	3,309	112	13	1,399	764	40.2	1,135	
\$20 to \$24	5,023	4,912	2,134	44.5	2,778	96	13	2,093	825	39.5	1,267	
\$25 to \$29	5,213	5,075	2,474	48.7	2,601	128	10	2,365	1,068	45.2	1,297	
\$30 to \$39	7,563	7,370	4,631	62.8	2,739	158	35	4,485	2,123	47.3	2,362	
\$40 to \$49	4,137	4,039	3,072	74.9	1,027	72	16	2,979	1,502	50.4	1,477	
\$50 to \$59	2,732	2,720	2,237	82.2	493	45	17	2,154	980	45.5	1,174	
\$60 to \$74	1,775	1,738	1,517	87.3	221	22	15	1,455	660	45.4	795	
\$75 to \$99	1,240	1,208	1,085	89.8	123	17	15	1,045	452	43.3	593	
\$100 and over	1,414	1,353	1,307	96.6	46	25	36	1,259	409	32.5	850	
Median monthly rent (dollars)	14.53	14.46	30.07	-	9.70	16.87	37.21	30.28	32.72	-	23.20	

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNEN-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	12,872	11,240	1,275	896	643	680	692	1,739	1,443	1,231	1,060	714	518	173	105	21	1,632
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	12,212	10,643	1,201	858	596	636	659	1,651	1,332	1,225	1,011	669	487	156	98	14	1,569
Average interest rate (%)	5.63	5.63	6.14	5.81	5.84	5.79	5.69	5.57	5.49	5.50	5.44	5.42	5.36	5.23	-	-	5.62
HOLDER OF FIRST MORTGAGE																	
Reporting holder	12,468	10,870	1,244	876	627	650	669	1,681	1,396	1,233	1,026	689	500	162	102	15	1,598
Building and loan association	3,808	3,421	281	241	228	259	277	624	479	420	312	170	87	25	11	7	387
Commercial bank	544	475	48	21	13	16	27	53	65	77	53	37	42	14	9	-	59
Savings bank	308	259	17	11	10	11	14	45	43	31	33	19	15	5	1	1	49
Life insurance company	827	723	6	7	7	18	26	68	75	111	102	180	98	41	33	1	104
Mortgage company	182	166	10	8	8	9	10	33	32	23	12	6	10	3	2	-	16
Home Owners' Loan Corporation	2,208	1,858	120	138	93	114	121	309	268	227	206	127	90	31	11	3	350
Individual	2,878	2,413	468	214	171	172	137	322	230	206	188	141	103	37	27	2	465
Other	1,713	1,555	299	236	97	51	57	227	204	133	120	59	52	6	8	1	158
Reporting debt and value	11,377	9,946	1,060	787	519	594	618	1,566	1,322	1,167	976	662	473	156	96	-	1,431
JUNIOR MORTGAGE																	
First mortgage only	1,431	1,249	104	122	96	87	99	195	186	156	112	46	35	5	6	-	182
First and junior mortgage	225	193	6	7	13	12	16	32	28	29	16	12	14	5	3	-	32
With 1st mtg.; not rptg. on junior	9,721	8,504	950	608	410	495	503	1,339	1,108	982	848	604	424	146	87	-	1,217
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,349	2,973	1,051	552	319	249	190	290	130	100	51	28	11	1	1	-	376
\$1,000 to \$1,499	1,399	1,200	9	182	149	151	135	232	138	94	66	23	13	3	-	-	199
\$1,500 to \$1,999	1,196	1,026	-	3	51	141	124	300	154	108	76	37	24	4	4	-	170
\$2,000 to \$2,499	1,228	1,064	-	-	47	114	114	310	202	174	122	61	27	4	3	-	164
\$2,500 to \$2,999	907	791	-	-	-	6	48	237	183	137	96	55	22	6	1	-	116
\$3,000 to \$3,999	1,568	1,372	-	-	-	-	7	188	385	311	258	123	81	15	4	-	196
\$4,000 to \$4,999	819	733	-	-	-	-	-	9	127	203	169	136	60	22	7	-	86
\$5,000 to \$5,999	432	380	-	-	-	-	-	-	3	38	107	102	97	25	8	-	52
\$6,000 to \$7,499	282	237	-	-	-	-	-	-	2	29	79	78	30	19	4	-	45
\$7,500 to \$9,999	124	105	-	-	-	-	-	-	-	-	2	12	53	22	16	-	19
\$10,000 to \$14,999	60	54	-	-	-	-	-	-	-	-	1	7	21	25	6	-	6
\$15,000 to \$19,999	5	5	-	-	-	-	-	-	-	-	-	-	-	3	2	-	-
\$20,000 and over	8	8	-	-	-	-	-	-	-	-	-	-	-	6	6	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	50,752	43,437	651	809	824	1,212	1,575	5,092	5,579	5,955	6,213	5,398	5,087	2,422	2,613	-	7,315
Average value (dollars)	4,461	4,867	614	1,098	1,588	2,041	2,549	3,252	4,220	5,103	6,365	8,153	10,755	15,566	-	-	5,112
Debt on first and jr. mtgs. (thous.)	24,719	21,559	396	472	411	560	854	2,827	3,203	3,145	3,051	2,569	2,182	951	839	-	3,160
Percent of value of property	48.7	49.6	60.8	58.4	49.9	54.5	54.2	55.5	57.4	52.8	49.1	47.6	42.9	39.2	-	-	43.2
Average debt (dollars)	2,177	2,168	373	641	792	1,111	1,382	1,805	2,423	2,695	3,126	3,880	4,612	6,097	-	-	2,208
Debt on first mtgs. (thousands)	24,526	21,394	395	471	407	556	846	2,808	3,188	3,127	3,026	2,551	2,150	944	827	-	3,132
Percent of value of property	48.3	49.3	60.7	58.2	49.4	54.1	53.7	55.1	57.1	52.5	48.7	47.8	42.3	38.9	-	-	42.8
Average debt (dollars)	2,157	2,151	373	639	785	1,104	1,368	1,793	2,411	2,679	3,100	3,853	4,546	6,049	-	-	2,189

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	12,872	12,468	3,808	852	544	308	827	182	2,208	2,878	1,713	404
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate	12,212	12,057	3,705	826	528	298	789	177	2,208	2,726	1,626	155
Average interest rate (percent)	5.63	5.63	5.94	5.72	5.69	5.78	5.54	5.73	4.50	6.14	5.60	5.58
Reporting debt and value	11,377	11,132	3,474	787	513	274	764	164	1,973	2,570	1,400	245
Percent distribution	-	100.0	31.2	7.1	4.6	2.5	6.9	1.5	17.7	23.1	12.6	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	11,377	11,132	3,474	787	513	274	764	164	1,973	2,570	1,400	245
First mortgage only	1,431	1,416	524	87	67	20	40	6	219	255	285	15
First and junior mortgage	225	205	72	12	5	7	8	3	43	48	19	20
With first mortgage; not reporting on junior mortgage	9,721	9,511	2,878	688	441	247	716	155	1,711	2,267	1,096	210
1-family properties	9,946	9,731	3,127	688	453	255	667	149	1,666	2,165	1,269	215
First mortgage only	1,249	1,235	478	76	63	13	38	4	177	203	259	14
First and junior mortgage	193	178	58	9	5	4	8	3	39	45	16	15
With first mortgage; not reporting on junior mortgage	8,504	8,318	2,591	608	385	218	621	142	1,450	1,917	994	186
2- to 4-family properties	1,431	1,401	347	99	60	39	97	15	307	405	131	30
First mortgage only	162	181	46	11	4	7	2	2	42	52	25	1
First and junior mortgage	32	27	14	3	-	3	-	-	4	3	3	5
With first mortgage; not reporting on junior mortgage	1,217	1,193	287	85	56	29	95	13	261	350	102	24
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	11,377	11,132	3,474	787	513	274	764	164	1,973	2,570	1,400	245
Value of property (dollars)	50,751,900	49,673,100	13,595,800	4,382,300	2,914,800	1,467,500	5,942,900	797,700	9,210,400	10,557,800	5,186,200	1,078,800
Average value (dollars)	4,461	4,462	3,914	5,568	5,682	5,356	7,779	4,864	4,668	4,108	3,704	4,403
Debt on first and junior mortgages (dollars)	24,718,900	24,170,900	6,886,700	1,943,800	1,293,400	650,400	2,680,700	488,100	4,543,800	4,511,100	3,166,700	548,000
Percent of value of property	48.7	48.7	50.7	44.4	44.4	44.3	45.1	54.9	49.3	42.7	61.1	50.8
Average debt (dollars)	2,173	2,171	1,982	2,470	2,521	2,374	3,509	2,671	2,303	1,755	2,262	2,287
Debt on first mortgages (dollars)	24,526,000	23,991,000	6,828,400	1,934,300	1,289,500	644,800	2,670,900	436,200	4,516,400	4,451,800	3,158,000	535,000
Percent distribution	-	100.0	28.5	8.1	5.4	2.7	11.1	1.8	18.8	18.6	13.1	-
Percent of value of property	48.3	48.3	50.2	44.1	44.2	43.9	44.9	54.7	49.0	42.2	60.8	49.6
Average debt (dollars)	2,156	2,155	1,966	2,458	2,514	2,353	3,496	2,660	2,289	1,732	2,252	2,184
1-family properties	9,946	9,731	3,127	688	453	235	667	149	1,666	2,165	1,269	215
Value of property (dollars)	43,436,700	42,506,600	12,070,000	3,737,900	2,524,100	1,213,800	5,192,400	736,600	7,550,400	8,536,800	4,682,500	980,100
Average value (dollars)	4,367	4,368	3,850	5,433	5,572	5,165	7,785	4,944	4,532	3,943	3,690	4,326
Debt on first and junior mortgages (dollars)	21,559,000	21,073,600	6,156,600	1,717,700	1,162,200	555,500	2,381,300	408,700	3,781,700	3,723,100	2,904,500	485,400
Percent of value of property	49.6	49.6	51.0	46.0	46.0	45.8	45.9	55.5	50.1	43.6	62.0	52.2
Average debt (dollars)	2,168	2,166	1,969	2,497	2,566	2,364	3,570	2,743	2,270	1,720	2,289	2,258
Debt on first mortgages (dollars)	21,393,700	20,916,600	6,111,400	1,709,500	1,158,300	551,200	2,371,500	406,800	3,756,800	3,665,300	2,895,300	477,100
Percent of value of property	49.3	49.2	50.6	45.7	45.4	45.7	45.7	55.2	49.8	42.9	61.8	51.3
Average debt (dollars)	2,151	2,149	1,954	2,485	2,557	2,346	3,555	2,730	2,255	1,693	2,282	2,219
2- to 4-family properties	1,431	1,401	347	99	60	39	97	15	307	405	131	30
Value of property (dollars)	7,315,200	7,166,500	1,525,800	644,400	390,700	253,700	750,500	61,100	1,660,000	2,021,000	508,700	148,700
Average value (dollars)	5,112	5,115	4,397	-	-	-	4,944	-	5,407	4,990	3,645	-
Debt on first and junior mortgages (dollars)	3,159,900	3,097,300	730,100	226,100	131,200	94,900	299,400	29,400	762,100	788,000	262,200	62,600
Percent of value of property	43.2	43.2	47.9	-	-	-	-	-	45.9	39.0	52.1	-
Average debt (dollars)	2,208	2,211	2,104	-	-	-	-	-	2,482	1,946	2,002	-
Debt on first mortgages (dollars)	3,132,300	3,074,400	717,000	224,800	131,200	93,600	299,400	29,400	759,600	786,500	257,700	57,900
Percent of value of property	42.8	42.9	47.0	-	-	-	-	-	45.8	38.9	51.2	-
Average debt (dollars)	2,189	2,194	2,065	-	-	-	-	-	2,474	1,942	1,967	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	11,240	10,870	3,421	734	475	259	723	166	1,858	2,413	1,555	370
<b>RACE OF OCCUPANTS</b>												
White	9,287	8,990	2,893	662	429	233	703	147	1,475	1,657	1,453	297
Negro	1,940	1,868	525	72	46	26	17	19	380	753	102	72
Other nonwhite	13	12	3	-	-	-	3	-	3	3	-	1
<b>YEAR BUILT</b>												
Reporting year built	10,960	10,609	3,354	718	464	254	705	164	1,803	2,328	1,637	351
1930 to 1940	4,036	3,896	1,531	326	218	108	319	98	338	564	620	140
1920 to 1929	3,037	2,929	807	163	92	71	243	26	659	669	362	108
1910 to 1919	1,776	1,728	438	105	65	40	79	23	371	474	236	50
1900 to 1909	1,165	1,138	290	75	50	25	37	12	255	333	131	32
1880 to 1899	649	635	132	28	20	8	12	4	119	177	163	14
1879 or earlier	297	290	56	21	19	2	15	1	61	111	25	7

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	11,240	10,870	3,421	784	475	259	723	166	1,858	2,413	1,555	370
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	9,952	9,736	3,131	687	452	285	667	149	1,666	2,167	1,269	216
Under \$500.....	1,468	1,438	467	112	75	37	19	13	159	579	89	30
\$500 to \$999.....	1,519	1,492	481	64	35	29	29	14	234	397	273	27
\$1,000 to \$1,499.....	1,217	1,186	421	60	43	17	42	10	212	263	180	29
\$1,500 to \$1,999.....	1,025	1,008	402	49	25	24	56	12	237	182	70	17
\$2,000 to \$2,499.....	1,065	1,041	357	71	42	29	73	11	222	208	104	24
\$2,500 to \$2,999.....	792	778	248	66	48	18	67	20	140	128	109	14
\$3,000 to \$3,999.....	1,359	1,317	409	128	89	39	135	40	213	178	219	42
\$4,000 to \$4,999.....	735	717	200	69	49	20	83	17	120	95	138	18
\$5,000 to \$5,999.....	376	366	80	30	18	12	74	6	61	65	50	10
\$6,000 to \$7,499.....	236	233	47	22	16	6	49	1	42	49	28	3
\$7,500 to \$9,999.....	101	100	11	9	7	2	21	3	21	17	18	1
\$10,000 to \$14,999.....	48	47	6	5	4	1	18	2	4	12	-	1
\$15,000 to \$19,999.....	5	5	-	2	1	1	1	-	-	1	1	-
\$20,000 and over.....	6	6	2	-	-	-	-	-	1	3	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,643	10,507	3,323	710	460	250	688	162	1,858	2,284	1,477	136
Under 4.0%.....	25	24	1	3	1	2	-	1	-	13	6	1
4.0%.....	197	190	41	22	12	10	15	2	-	77	33	7
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	2,199	2,185	84	23	21	7	36	6	1,858	37	136	14
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.0%.....	1,743	1,704	461	218	149	69	255	53	-	309	408	39
5.1% to 5.4%.....	2	2	1	-	-	-	-	-	-	-	1	-
5.5%.....	497	486	174	38	22	16	75	8	-	37	154	11
5.6% to 5.9%.....	2	2	-	-	-	-	-	-	-	-	2	-
6.0%.....	4,437	4,384	2,045	296	193	103	270	73	-	1,086	614	53
6.1% to 6.4%.....	5	5	-	-	-	-	3	-	-	-	2	-
6.5%.....	31	31	17	4	2	2	4	-	-	5	1	-
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.0%.....	1,204	1,196	427	82	55	27	22	15	-	556	94	8
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	1	-
7.5%.....	6	6	1	-	-	-	2	-	-	2	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	293	290	76	19	5	14	6	4	-	161	24	3
Average interest rate..... (percent).....	5.63	5.63	5.94	5.71	5.68	5.78	5.51	5.71	4.50	6.14	5.59	5.51
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	9,553	9,414	3,258	607	394	213	674	159	1,790	1,500	1,426	189
Real estate taxes included in payment.....	2,459	2,401	486	207	152	55	135	78	541	165	789	58
Monthly.....	2,013	1,959	466	192	143	49	118	74	526	107	476	54
Quarterly.....	28	28	2	4	2	2	8	-	-	11	3	-
Semiannual.....	11	11	1	3	-	3	2	-	-	4	-	-
Annual.....	49	49	3	3	3	-	1	-	2	35	5	-
Other.....	291	291	-	-	-	-	-	1	-	2	288	-
Not reporting frequency of payment.....	67	63	14	5	4	1	6	3	12	6	17	4
Real estate taxes not included in payment.....	6,950	6,872	2,718	394	237	157	529	80	1,218	1,308	625	78
Monthly.....	5,745	5,682	2,650	263	152	111	337	57	1,176	759	440	63
Quarterly.....	237	234	9	30	17	13	61	5	8	94	12	3
Semiannual.....	232	230	6	37	20	17	69	5	9	93	15	2
Annual.....	460	456	9	56	42	14	20	5	9	323	34	4
Other.....	149	148	6	3	3	-	2	5	2	15	114	1
Not reporting frequency of payment.....	127	122	38	5	3	2	20	3	23	23	10	5
Not reporting tax payment requirements.....	144	141	54	6	5	1	10	1	31	27	12	3
Monthly.....	121	119	51	5	5	-	6	1	30	16	10	2
Quarterly.....	2	2	-	-	-	-	2	-	-	-	-	-
Semiannual.....	6	6	-	-	-	-	2	-	-	4	-	-
Annual.....	5	5	-	1	-	1	-	-	-	4	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	10	9	3	-	-	-	-	-	1	3	2	1
No principal payments required.....	798	790	109	55	33	22	30	3	36	477	80	8
Monthly.....	283	278	97	17	9	8	10	2	30	86	36	5
Quarterly.....	133	133	4	7	3	4	5	-	5	97	15	-
Semiannual.....	110	110	-	12	7	5	9	-	-	84	5	-
Annual.....	230	227	5	17	12	5	5	1	1	186	12	3
Other.....	18	18	1	1	1	-	-	-	-	6	10	-
Not reporting frequency of payment.....	24	24	2	1	1	-	1	-	-	18	2	-
Not reporting principal payment requirements.....	379	164	43	15	3	12	12	2	31	50	11	215
Monthly.....	110	88	29	3	-	3	5	2	24	18	7	22
Quarterly.....	7	6	-	2	-	2	2	-	-	6	-	1
Semiannual.....	15	10	-	1	-	1	1	-	-	11	-	5
Annual.....	15	14	-	2	1	1	-	-	1	1	-	1
Other.....	3	2	-	-	-	-	1	-	-	1	-	1
Not reporting frequency of payment.....	229	44	14	7	2	5	3	-	6	12	2	185
No regular payments required.....	510	502	11	57	45	12	7	2	1	386	38	8

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	9,952	2,134	6,274	735	809	Reporting interest rate.....	10,643	2,373	6,778	770	722
Under \$500	1,468	145	1,012	116	195	Under 4.0%.....	25	7	15	2	1
\$500 to \$999	1,519	217	1,037	126	139	4.0% to 4.4%.....	197	54	97	18	28
\$1,000 to \$1,499	1,217	194	839	89	95	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999	1,025	165	726	63	71	4.8% to 5.2%.....	2,199	780	1,354	43	72
\$2,000 to \$2,499	1,065	215	691	80	79	5.2% to 5.6%.....	1	-	1	-	-
\$2,500 to \$2,999	792	226	467	54	45	5.6% to 6.0%.....	1,743	622	860	143	98
\$3,000 to \$3,999	1,359	481	723	68	87	6.0% to 6.4%.....	2	2	-	-	-
\$4,000 to \$4,999	735	271	376	54	34	6.4% to 6.8%.....	497	194	258	32	13
\$5,000 to \$5,999	376	116	191	39	30	6.8% to 7.2%.....	2	1	1	-	-
\$6,000 to \$7,499	236	65	126	26	19	7.2% to 7.6%.....	4,437	652	3,148	339	298
\$7,500 to \$9,999	101	30	52	18	6	7.6% to 8.0%.....	5	-	4	-	1
\$10,000 to \$14,999	43	9	23	5	6	8.0% and over.....	31	2	25	2	2
\$15,000 to \$19,999	5	-	2	1	2	Average interest rate —(percent).....	1	-	-	1	-
\$20,000 and over	6	-	4	1	1		1,204	87	808	139	170
							6	-	4	1	1
							293	22	183	50	38
							5.63	5.25	5.72	6.03	6.02

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	7,698	7,041	1,719	5,224	98	657
Total first mortgage outstanding debt.....(dollars).....	16,812,400	15,338,200	4,967,000	10,206,500	159,700	1,479,200
Total annual mortgage payment.....(dollars).....	2,339,814	2,241,976	648,224	1,568,987	24,785	97,838
Average first mortgage outstanding debt.....(dollars).....	2,184	2,178	2,889	1,954	-	2,251
Average value of property.....(dollars).....	4,364	4,266	4,614	4,159	-	5,413
Average annual estimated rental value.....(dollars).....	434	426	468	414	-	521
Average annual mortgage payment.....(dollars).....	304	318	377	300	-	149
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.9	14.6	13.1	15.4	-	6.6
Value of property.....	7.0	7.5	8.2	7.2	-	2.8
Estimated annual rental value.....	70.0	74.7	80.6	72.5	-	28.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	6,588	6,343	1,670	4,583	90	245
Average first mortgage outstanding debt.....(dollars).....	2,191	2,195	2,910	1,945	-	2,104
Average value of property.....(dollars).....	4,166	4,145	4,627	3,988	-	4,696
Average annual estimated rental value.....(dollars).....	419	418	470	401	-	443
Average annual mortgage payment.....(dollars).....	315	321	381	301	-	159
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.4	14.6	13.1	15.5	-	7.6
Value of property.....	7.6	7.3	8.2	7.6	-	3.4
Estimated annual rental value.....	75.8	76.8	81.1	75.1	-	36.0
Monthly mortgage payment—						
Under \$10.....	903	779	93	657	29	124
\$10 to \$14.....	841	807	113	679	15	34
\$15 to \$19.....	790	764	146	612	6	26
\$20 to \$24.....	812	793	161	625	7	19
\$25 to \$29.....	926	913	263	637	13	13
\$30 to \$39.....	1,241	1,226	482	736	8	15
\$40 to \$49.....	549	544	243	297	4	5
\$50 to \$59.....	287	281	90	188	3	6
\$60 to \$74.....	144	142	52	87	3	2
\$75 to \$99.....	47	46	17	28	1	1
\$100 and over.....	48	48	10	37	1	-
Average monthly mortgage payment.....(dollars).....	26.28	26.79	31.77	25.09	-	13.27
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,110	698	49	641	8	412
Average first mortgage outstanding debt.....(dollars).....	2,141	2,024	-	2,016	-	2,339
Average value of property.....(dollars).....	5,536	5,357	-	5,383	-	5,839
Average annual estimated rental value.....(dollars).....	523	497	-	507	-	567
Average annual mortgage payment.....(dollars).....	236	291	-	295	-	143
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	14.4	-	14.6	-	6.1
Value of property.....	4.3	5.4	-	5.5	-	2.4
Estimated annual rental value.....	45.1	58.5	-	58.2	-	25.2

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	132,422	126,119	35,618	28.2	90,501	4,550	1,753	30,747	9,451	30.7	21,296
1930: Private families reporting tenure.....	-	100,861	27,738	27.5	78,123	-	-	-	-	-	-
1920: All families reporting tenure.....	-	67,223	19,613	29.2	47,615	-	-	18,519	3,081	16.6	15,438
Dwelling units: 1940.....	132,422	126,119	35,618	28.2	90,501	4,550	1,753	30,747	9,451	30.7	21,296
COLOR OF OCCUPANTS											
White.....	-	88,184	25,249	28.6	62,935	-	-	22,107	6,419	38.1	13,688
Nonwhite.....	-	37,935	10,369	27.3	27,566	-	-	8,640	1,032	11.9	7,608
TYPE OF STRUCTURE											
1-family.....	108,806	103,386	32,757	31.7	70,629	3,762	1,658	28,326	8,781	31.0	19,545
Other.....	23,616	22,733	2,861	12.6	19,872	788	95	2,421	670	27.7	1,751
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	107,653	102,443	32,282	31.5	70,161	3,667	1,543	28,136	8,724	31.0	19,412
Under \$5.....	38,386	37,060	7,736	20.9	29,324	1,195	131	6,241	572	9.2	5,669
\$5 to \$9.....	30,437	29,550	5,434	18.4	24,116	737	150	4,456	1,170	25.1	3,436
\$10 to \$14.....	15,108	14,496	4,821	31.9	9,675	464	148	4,055	1,335	32.9	2,720
\$15 to \$19.....	6,882	6,506	3,198	49.2	3,308	237	139	2,871	984	34.3	1,887
\$20 to \$24.....	4,861	4,576	3,031	66.2	1,545	157	128	2,708	965	35.6	1,743
\$25 to \$29.....	3,500	3,172	2,165	68.3	1,007	163	165	2,007	840	41.9	1,167
\$30 to \$39.....	3,624	3,446	2,799	81.2	825	120	58	2,551	1,282	50.3	1,269
\$40 to \$49.....	1,423	1,338	1,145	85.6	193	50	35	1,051	539	51.3	512
\$50 to \$59.....	1,153	993	907	91.3	86	61	99	829	437	52.7	392
\$60 to \$74.....	641	583	543	93.1	40	39	19	512	227	56.1	222
\$75 to \$99.....	508	347	332	95.7	15	56	95	318	169	53.1	149
\$100 and over.....	1,130	376	371	98.7	5	378	376	337	144	42.7	193
Median monthly rent..... (dollars).....	7.04	6.90	12.71	-	5.69	8.83	26.79	13.41	21.06	-	10.51

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE													2- to 4-family properties		
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999		\$20,000 and over	Not reporting
Mortgaged properties.....	9,451	8,926	1,762	1,161	928	841	667	1,405	744	534	410	236	154	38	22	24	525
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,875	8,380	1,614	1,096	881	795	629	1,330	712	493	386	225	140	37	19	22	495
Average interest rate..... (%).....	5.75	5.75	6.09	5.94	5.90	5.86	5.78	5.55	5.40	5.49	5.41	5.24	5.36	-	-	-	5.70
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,098	8,590	1,696	1,133	895	813	641	1,356	710	501	391	228	144	35	21	24	508
Building and loan association.....	2,197	2,076	240	233	260	240	201	402	201	120	97	44	21	5	3	9	121
Commercial bank.....	539	597	93	110	48	37	26	97	71	44	29	18	3	3	-	-	42
Savings bank.....	258	248	25	22	21	25	18	68	28	23	10	10	2	1	-	-	10
Life insurance company.....	407	389	13	10	12	12	12	44	51	51	61	62	40	12	6	3	18
Mortgage company.....	151	138	30	12	18	14	10	12	14	7	11	6	2	1	1	5	55
Home Owners' Loan Corporation.....	1,030	975	67	86	109	118	98	211	104	61	55	29	22	7	4	3	175
Individual.....	3,039	2,863	929	432	316	284	194	325	129	105	76	29	33	4	4	3	73
Other.....	1,377	1,304	301	228	111	83	82	202	112	90	52	30	6	2	1	4	73
Reporting debt and value.....	7,997	7,554	1,441	963	780	693	570	1,224	661	469	363	206	133	34	17	-	443
JUNIOR MORTGAGE																	
First mortgage only.....	455	425	65	56	72	52	39	71	31	16	7	11	4	-	1	-	30
First and junior mortgage.....	174	166	10	7	11	10	20	42	45	10	7	3	1	-	-	-	8
With 1st mtg.; not rptg. on junior.....	7,368	6,963	1,366	900	697	631	511	1,111	585	443	349	192	128	34	16	-	405
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,894	3,678	1,430	815	518	347	168	241	78	50	21	5	4	1	-	-	21.6
\$1,000 to \$1,499.....	1,102	1,032	11	140	185	130	161	207	75	40	12	14	5	-	1	-	70
\$1,500 to \$1,999.....	710	670	-	8	70	127	112	211	66	37	22	8	6	2	1	-	40
\$2,000 to \$2,499.....	616	574	-	-	6	34	90	222	96	67	34	18	9	2	1	-	42
\$2,500 to \$2,999.....	421	399	-	-	-	5	34	164	97	48	36	7	5	2	1	-	22
\$3,000 to \$3,999.....	676	640	-	-	-	-	5	175	183	115	106	31	23	1	1	-	36
\$4,000 to \$4,999.....	320	311	-	-	-	-	-	4	64	87	83	51	18	2	2	-	9
\$5,000 to \$5,999.....	143	140	-	-	-	-	-	-	2	37	37	40	27	7	4	-	3
\$6,000 to \$7,499.....	81	78	-	-	-	-	-	-	-	2	10	30	27	8	1	-	3
\$7,500 to \$9,999.....	22	22	-	-	-	-	-	-	-	2	10	30	27	8	1	-	3
\$10,000 to \$14,999.....	10	8	-	-	-	-	-	-	-	-	-	-	2	5	1	-	2
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	22,895	21,486	825	1,048	1,238	1,408	1,448	3,962	2,764	2,386	2,327	1,671	1,427	532	450	-	1,408
Average value..... (dollars).....	2,863	2,844	572	1,088	1,587	2,032	2,540	3,237	4,132	5,088	6,411	8,111	10,726	-	-	-	3,179
Debt on first and jr. mtgs. (thous.).....	11,860	11,054	470	578	593	674	743	2,181	1,581	1,280	1,200	837	634	196	87	-	606
Percent of value of property.....	50.9	51.4	57.0	55.2	47.9	47.9	51.3	55.1	57.2	53.6	51.6	50.1	44.4	-	-	-	43.0
Average debt..... (dollars).....	1,453	1,463	326	601	760	973	1,303	1,782	2,392	2,723	3,307	4,061	4,764	-	-	-	1,368
Debt on first mtgs. (thousands).....	11,564	10,961	469	577	590	669	733	2,158	1,574	1,274	1,192	832	633	196	87	-	603
Percent of value of property.....	50.5	51.0	56.8	55.0	47.6	47.5	50.7	54.4	56.1	53.4	51.2	49.8	44.3	-	-	-	42.8
Average debt..... (dollars).....	1,446	1,451	325	599	756	965	1,286	1,763	2,348	2,715	3,285	4,041	4,756	-	-	-	1,361

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commer- cial bank	Savings bank						
1- to 4-family mortgaged properties	9,451	9,098	2,197	897	639	258	407	151	1,080	3,039	1,377	353
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,875	8,718	2,127	850	607	243	389	147	1,080	2,853	1,322	157
Average interest rate.....(percent)	5.75	5.75	5.88	5.79	5.78	5.82	5.42	5.80	4.50	6.27	5.44	5.71
Reporting debt and value	7,997	7,807	1,922	791	560	231	350	134	853	2,570	1,187	190
Percent distribution	-	100.0	24.6	10.1	7.2	3.0	4.5	1.7	10.9	32.9	15.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,997	7,807	1,922	791	560	231	350	134	853	2,570	1,187	190
First mortgage only	455	446	145	27	12	15	16	1	75	169	13	9
First and junior mortgage	174	155	36	57	50	7	9	2	14	28	9	19
With first mortgage; not reporting on junior mortgage	7,368	7,206	1,741	707	498	209	325	131	764	2,373	1,165	162
1-family properties	7,554	7,376	1,819	739	518	221	334	123	810	2,426	1,125	178
First mortgage only	425	415	137	24	10	14	16	1	78	154	11	9
First and junior mortgage	166	148	36	55	48	7	9	2	13	25	8	18
With first mortgage; not reporting on junior mortgage	6,963	6,812	1,646	660	460	200	309	120	724	2,247	1,106	151
2- to 4-family properties	443	431	103	52	42	10	16	11	43	144	62	12
First mortgage only	30	30	8	3	2	1	-	-	2	15	2	-
First and junior mortgage	8	7	-	2	2	-	-	-	1	3	1	1
With first mortgage; not reporting on junior mortgage	405	394	95	47	38	9	16	11	40	126	59	11
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,997	7,807	1,922	791	560	231	350	134	853	2,570	1,187	190
Value of property.....(dollars)	22,894,500	22,299,600	5,667,800	2,505,900	1,736,700	769,200	2,176,700	421,500	2,871,300	5,553,600	3,102,800	594,900
Average value.....(dollars)	2,863	2,856	2,949	3,168	3,101	3,330	6,219	3,146	3,366	2,161	2,614	3,131
Debt on first and junior mortgages.....(dollars)	11,660,100	11,310,400	2,903,600	1,365,400	947,400	418,000	1,077,000	229,500	1,476,200	2,349,900	1,908,800	349,700
Percent of value of property	50.9	50.7	51.2	54.5	54.6	54.3	49.4	54.4	51.4	42.3	61.5	58.8
Average debt.....(dollars)	1,458	1,449	1,511	1,726	1,692	1,810	3,077	1,713	1,731	914	1,608	1,841
Debt on first mortgages.....(dollars)	11,563,600	11,224,500	2,882,200	1,331,800	916,000	415,800	1,072,600	228,200	1,465,900	2,333,300	1,905,800	339,100
Percent distribution	-	100.0	25.7	11.9	8.2	3.7	9.6	2.0	13.1	20.8	17.0	-
Percent of value of property	50.5	50.3	50.9	53.1	52.7	54.1	49.3	54.1	51.2	42.0	61.4	57.0
Average debt.....(dollars)	1,446	1,438	1,500	1,684	1,636	1,800	3,065	1,703	1,723	908	1,606	1,785
1-family properties	7,554	7,376	1,819	739	518	221	334	123	810	2,426	1,125	178
Value of property.....(dollars)	21,486,300	20,924,200	5,341,900	2,364,200	1,628,700	735,500	2,040,700	397,100	2,699,400	5,137,100	2,943,800	562,100
Average value.....(dollars)	2,844	2,837	2,937	3,199	3,144	3,328	6,110	3,328	3,333	2,118	2,617	3,158
Debt on first and junior mortgages.....(dollars)	11,054,100	10,719,300	2,754,700	1,286,000	883,900	402,100	1,019,600	217,800	1,407,300	2,204,000	1,829,900	334,800
Percent of value of property	51.4	51.2	51.6	54.4	54.3	54.7	50.0	54.8	52.1	42.9	62.2	59.6
Average debt.....(dollars)	1,463	1,458	1,514	1,740	1,706	1,819	3,053	1,771	1,737	908	1,627	1,881
Debt on first mortgages.....(dollars)	10,960,900	10,636,400	2,734,000	1,254,100	854,200	399,900	1,015,200	216,500	1,401,500	2,188,000	1,827,100	324,300
Percent of value of property	51.0	50.8	51.2	53.0	52.4	54.4	49.7	54.5	51.9	42.6	62.1	57.7
Average debt.....(dollars)	1,451	1,442	1,503	1,697	1,649	1,810	3,040	1,760	1,730	902	1,624	1,822
2- to 4-family properties	443	431	103	52	42	10	16	11	43	144	62	12
Value of property.....(dollars)	1,408,200	1,375,400	325,900	141,700	108,000	33,700	136,000	24,400	171,900	416,500	159,000	32,800
Average value.....(dollars)	3,179	3,191	3,164	-	-	-	-	-	2,892	-	-	-
Debt on first and junior mortgages.....(dollars)	606,000	591,100	148,900	79,400	63,500	15,900	57,400	11,700	68,900	145,900	78,900	14,900
Percent of value of property	43.0	43.0	45.7	-	-	-	-	-	-	35.0	-	-
Average debt.....(dollars)	1,368	1,371	1,446	-	-	-	-	-	-	1,013	-	-
Debt on first mortgages.....(dollars)	602,300	588,100	148,900	77,700	61,800	15,900	57,400	11,700	68,400	145,300	78,700	14,800
Percent of value of property	42.8	42.8	45.7	-	-	-	-	-	-	34.9	-	-
Average debt.....(dollars)	1,361	1,365	1,446	-	-	-	-	-	-	1,009	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commer- cial bank	Savings bank						
1-family mortgaged properties	8,926	8,590	2,075	845	597	246	389	138	975	2,863	1,304	336
RACE OF OCCUPANTS												
White	7,949	7,648	1,900	807	565	242	385	132	894	2,303	1,227	301
Negro	975	940	176	38	32	6	4	5	80	560	77	35
Other nonwhite	2	2	-	-	-	-	-	1	1	-	-	-
YEAR BUILT												
Reporting year built	8,616	8,295	2,005	827	589	238	388	130	942	2,739	1,264	321
1930 to 1940	4,700	4,514	1,342	471	318	153	269	87	344	1,343	558	186
1920 to 1929	1,929	1,864	397	186	130	56	83	24	300	609	265	65
1910 to 1919	984	914	162	98	86	12	22	8	151	373	100	20
1900 to 1909	729	696	62	48	36	12	10	10	95	272	199	33
1880 to 1899	245	235	30	17	12	5	2	1	40	114	31	10
1879 or earlier	79	72	12	7	7	-	2	-	12	28	11	7

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE : 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100].

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
I-family mortgaged properties.....	8,926	8,590	2,076	845	597	248	389	138	975	2,853	1,304	336
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	7,567	7,389	1,825	739	518	221	336	123	812	2,427	1,127	178
Under \$500.....	1,967	1,922	326	145	102	43	25	31	118	1,101	176	45
\$500 to \$999.....	1,727	1,699	397	189	157	34	19	25	180	535	354	28
\$1,000 to \$1,499.....	1,039	1,027	311	93	55	36	25	17	149	294	138	12
\$1,500 to \$1,999.....	668	651	250	53	30	23	29	8	92	142	77	17
\$2,000 to \$2,499.....	574	558	174	52	30	22	34	7	75	137	73	16
\$2,500 to \$2,999.....	407	394	122	43	29	14	35	3	51	75	65	13
\$3,000 to \$3,999.....	649	622	143	90	65	25	73	17	83	71	145	27
\$4,000 to \$4,999.....	291	281	66	47	32	15	41	8	27	40	52	10
\$5,000 to \$5,999.....	137	131	18	16	10	6	30	5	12	20	30	6
\$6,000 to \$7,499.....	77	74	15	7	6	1	14	1	17	10	10	3
\$7,500 to \$9,999.....	21	20	2	4	2	2	7	-	5	-	2	1
\$10,000 to \$14,999.....	8	8	1	-	-	-	3	1	1	2	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	1	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,380	8,231	2,008	798	565	233	371	135	975	2,694	1,250	149
Under 4.0%.....	66	65	5	5	3	2	1	1	-	12	41	1
4.0%.....	175	172	31	14	7	7	3	1	-	74	49	3
4.1% to 4.4%.....	4	4	-	1	1	-	-	3	-	-	-	-
4.5%.....	1,255	1,233	72	44	34	10	25	6	975	8	103	22
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,458	1,430	382	189	138	51	166	25	-	272	396	28
5.1% to 5.4%.....	11	11	2	2	2	-	1	1	-	1	4	-
5.5%.....	221	213	75	29	20	9	48	4	-	21	36	8
5.6% to 5.9%.....	1	1	-	1	-	1	-	-	-	-	-	-
6.0%.....	3,592	3,530	1,124	382	273	109	111	71	-	1,324	518	62
6.1% to 6.4%.....	2	2	-	-	-	-	-	-	-	2	-	-
6.5%.....	25	25	7	2	1	1	2	-	-	10	4	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1,263	1,242	267	108	78	35	13	23	-	751	80	21
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	9	9	-	2	-	2	-	-	-	3	4	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	298	294	43	19	18	6	1	-	-	215	15	4
Average interest rate..... (percent)	5.75	5.75	5.88	5.79	5.78	5.83	5.40	5.81	4.50	6.28	5.46	5.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	7,540	7,383	1,994	739	526	213	363	132	907	2,053	1,195	157
Real estate taxes included in payment.....	1,815	1,748	275	208	157	51	97	57	296	268	547	67
Monthly.....	1,446	1,390	263	197	149	48	87	48	278	198	319	56
Quarterly.....	19	19	-	1	1	-	3	-	3	9	3	-
Semiannual.....	27	27	4	1	-	1	1	-	3	15	3	-
Annual.....	48	46	3	4	2	2	2	1	32	2	2	2
Other.....	217	216	-	-	-	-	1	6	-	4	205	1
Not reporting frequency of payment.....	58	50	5	5	5	-	3	1	11	10	15	8
Real estate taxes not included in payment.....	5,551	5,470	1,688	514	357	157	264	71	597	1,730	606	81
Monthly.....	4,313	4,246	1,633	371	250	121	179	65	571	979	448	67
Quarterly.....	147	145	6	20	17	3	57	-	1	60	1	2
Semiannual.....	131	128	6	15	13	2	15	1	1	84	7	3
Annual.....	777	772	18	94	70	24	12	4	13	558	73	5
Other.....	85	85	-	4	3	1	-	1	1	13	66	-
Not reporting frequency of payment.....	98	94	26	10	4	6	1	-	10	36	11	4
Not reporting tax payment requirements.....	174	165	31	17	12	5	2	4	14	55	42	9
Monthly.....	121	115	28	11	6	5	1	4	13	28	30	6
Quarterly.....	3	3	-	-	-	-	1	-	-	2	-	-
Semiannual.....	5	5	-	1	1	-	-	-	-	3	1	-
Annual.....	34	33	2	4	4	-	-	-	-	19	8	1
Other.....	2	2	-	-	-	-	-	-	-	1	2	-
Not reporting frequency of payment.....	9	7	1	1	1	-	-	-	1	2	2	2
No principal payments required.....	614	609	58	57	35	22	13	-	37	378	62	5
Monthly.....	202	200	48	18	4	14	7	-	31	67	29	2
Quarterly.....	19	19	1	6	5	1	1	-	-	14	2	-
Semiannual.....	42	42	2	6	5	1	-	-	1	27	6	-
Annual.....	312	310	4	30	24	6	3	4	5	241	23	2
Other.....	8	8	1	2	2	-	2	-	-	3	-	-
Not reporting frequency of payment.....	31	30	2	-	-	-	-	-	-	26	2	1
Not reporting principal payment requirements.....	360	190	19	15	9	6	6	-	28	93	29	170
Monthly.....	96	74	16	7	4	3	2	-	20	21	8	22
Quarterly.....	5	5	-	3	3	-	-	-	-	2	-	-
Semiannual.....	11	8	-	-	-	-	3	-	-	4	1	3
Annual.....	49	39	-	2	2	-	-	-	2	30	5	10
Other.....	15	13	-	-	-	-	-	-	-	4	9	2
Not reporting frequency of payment.....	184	51	3	3	2	1	1	-	6	32	6	133
No regular payments required.....	412	408	5	34	27	7	7	2	3	339	18	4

HOUSING—NONFARM MORTGAGES

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE : 1940  
[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	7,567	1,518	4,871	491	687	Reporting interest rate	8,380	1,761	5,371	578	675
Under \$500	1,967	166	1,812	186	303	Under: 4.0%	66	5	51	4	6
\$500 to \$999	1,727	298	1,176	106	147	4.0% to 4.4%	175	30	99	17	29
\$1,000 to \$1,499	1,039	176	706	78	79	4.4% to 4.8%	4	4	-	-	-
\$1,500 to \$1,999	668	125	465	34	44	4.8% to 5.2%	1,255	454	706	42	53
\$2,000 to \$2,499	574	123	381	29	41	5.2% to 5.6%	-	-	-	-	-
\$2,500 to \$2,999	407	121	249	17	20	5.6% to 6.0%	1,458	553	756	64	85
\$3,000 to \$3,999	649	315	291	16	27	6.0% to 6.4%	11	6	4	1	1
\$4,000 to \$4,999	291	101	169	11	10	6.4% to 6.8%	221	64	142	10	5
\$5,000 to \$5,999	137	58	62	7	10	6.8% to 7.2%	1	1	-	-	-
\$6,000 to \$7,499	77	27	39	6	5	7.2% to 7.6%	3,592	526	2,562	216	288
\$7,500 to \$9,999	21	7	14	-	-	7.6% to 8.0%	2	1	1	-	-
\$10,000 to \$14,999	8	1	5	1	1	8.0% and over	1,263	100	846	158	159
\$15,000 to \$19,999	1	-	1	-	-	Average interest rate (percent)	298	1.3	179	60	46
\$20,000 and over	1	-	1	-	-		5.75	5.31	5.84	6.28	6.08

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	5,561	5,122	1,053	3,961	108	439
Total first mortgage outstanding debt (dollars)	8,579,900	8,091,300	2,479,900	5,494,500	116,900	488,600
Total annual mortgage payment (dollars)	1,807,057	1,272,824	321,961	928,590	21,773	34,733
Average first mortgage outstanding debt (dollars)	1,543	1,580	2,355	1,387	1,082	1,113
Average value of property (dollars)	2,964	2,986	3,719	2,810	2,297	2,706
Average annual estimated rental value (dollars)	314	318	395	299	237	274
Average annual mortgage payment (dollars)	235	248	306	234	202	79
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.7	13.0	16.9	18.6	7.1
Value of property	7.9	8.3	8.2	8.3	8.8	2.9
Estimated annual rental value	74.8	78.2	77.4	78.3	84.9	28.9
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	4,540	4,400	1,000	3,314	86	140
Average first mortgage outstanding debt (dollars)	1,637	1,666	2,414	1,455	-	1,359
Average value of property (dollars)	3,000	3,007	3,689	2,819	-	2,781
Average annual estimated rental value (dollars)	322	322	392	303	-	300
Average annual mortgage payment (dollars)	254	258	308	244	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.5	12.8	16.8	-	7.9
Value of property	8.5	8.6	8.4	8.7	-	3.9
Estimated annual rental value	78.8	80.1	78.6	80.5	-	36.0
Monthly mortgage payment—						
Under \$10	864	777	107	658	12	87
\$10 to \$14	945	919	110	785	24	26
\$15 to \$19	609	601	94	492	15	8
\$20 to \$24	564	554	137	401	16	10
\$25 to \$29	540	536	176	349	11	4
\$30 to \$34	610	607	249	354	4	1
\$35 to \$39	218	217	74	142	1	1
\$40 to \$44	110	109	36	71	2	1
\$45 to \$49	45	45	9	36	-	-
\$50 to \$54	17	17	5	11	1	-
\$55 to \$59	18	18	3	15	-	-
\$60 to \$64	-	-	-	-	-	-
\$65 to \$69	-	-	-	-	-	-
\$70 to \$74	-	-	-	-	-	-
\$75 to \$79	-	-	-	-	-	-
\$80 to \$84	-	-	-	-	-	-
\$85 to \$89	-	-	-	-	-	-
\$90 to \$94	-	-	-	-	-	-
\$95 to \$99	-	-	-	-	-	-
\$100 and over	-	-	-	-	-	-
Average monthly mortgage payment (dollars)	21.13	21.51	25.69	20.35	-	9.00
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	1,021	722	53	647	22	299
Average first mortgage outstanding debt (dollars)	1,037	1,053	-	1,040	-	998
Average value of property (dollars)	2,804	2,859	-	2,761	-	2,671
Average annual estimated rental value (dollars)	282	290	-	279	-	261
Average annual mortgage payment (dollars)	153	189	-	189	-	66
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	17.9	-	17.8	-	6.6
Value of property	5.5	6.6	-	6.7	-	2.5
Estimated annual rental value	54.3	55.1	-	55.2	-	25.1

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
THE STATE.....	22,323	20,166	17,500	64,923,000	3,710	32,613,100	1,864	50.2	19,460	5,497	1,072	507	1,112	304	2,833	5,276	2,859	5.68	
Urban.....	12,872	11,240	9,946	43,436,700	4,367	21,559,000	2,168	49.6	10,370	3,421	475	259	723	166	1,858	2,413	1,555	5.63	
Rural-nonfarm.....	9,451	8,926	7,554	21,486,300	2,844	11,054,100	1,463	51.4	8,590	2,076	597	248	389	138	975	2,863	1,304	5.75	
ABBEVILLE COUNTY.....	345	307	281	450,700	1,604	280,900	1,000	62.3	305	85	14	1	3	-	18	42	142	6.20	
Abbeville city.....	297	261	248	392,700	1,583	255,100	1,029	65.0	260	84	8	-	3	-	11	18	136	6.28	
Honea Path town (part) <sup>1</sup> .....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rural-nonfarm.....	47	45	32	57,800	1,806	25,000	781	43.3	44	1	6	1	-	-	7	23	6	5.74	
AIKEN COUNTY.....	502	461	389	1,462,900	3,761	758,600	1,950	51.9	447	45	54	10	7	31	49	186	65	5.82	
Aiken city.....	122	105	100	492,200	4,922	250,600	2,506	50.9	98	3	14	1	3	2	7	61	7	5.97	
North Augusta town.....	149	131	126	518,900	4,118	308,200	2,446	59.4	130	25	18	3	1	26	14	23	15	5.30	
Rural-nonfarm.....	231	225	163	451,800	2,772	199,800	1,226	44.2	219	17	22	6	3	3	28	97	43	6.06	
ALLENDALE COUNTY.....	66	66	61	204,300	3,349	96,200	1,577	47.1	61	-	11	-	1	-	17	29	3	5.83	
ANDERSON COUNTY.....	987	929	728	2,302,400	3,163	1,052,400	1,446	45.7	908	585	13	7	11	8	37	206	41	5.82	
Anderson city.....	626	580	420	1,603,900	3,819	716,200	1,705	44.7	571	405	4	5	10	6	27	100	14	5.88	
Honea Path town (part).....	27	25	23	64,700	-	32,300	-	-	25	5	-	-	-	-	1	9	5	-	
Williamson town.....	23	23	7	13,300	-	8,100	-	-	21	7	-	-	-	-	1	10	1	-	
Rural-nonfarm.....	311	301	278	620,500	2,232	295,800	1,064	47.7	291	168	4	1	1	1	8	87	21	5.91	
BAMBERG COUNTY.....	201	183	114	245,200	2,151	109,000	956	44.5	177	50	3	1	-	-	29	26	68	5.56	
Bamberg town.....	125	114	110	239,900	2,181	106,100	965	44.2	112	48	2	-	-	-	11	17	34	5.71	
Rural-nonfarm.....	76	69	4	5,300	-	2,900	-	-	65	2	1	1	-	-	18	9	34	5.28	
BARNWELL COUNTY.....	100	91	86	350,400	4,074	139,900	1,627	39.9	91	2	22	-	1	-	12	49	5	5.79	
BEAUFORT COUNTY.....	153	141	132	394,900	2,992	221,300	1,577	56.0	137	30	3	1	1	1	21	67	13	5.63	
Beaufort city.....	103	95	92	323,800	3,520	179,300	1,949	55.4	93	26	1	-	1	1	15	44	5	5.55	
Rural-nonfarm.....	50	46	40	71,100	1,778	42,000	1,050	59.1	44	4	2	1	-	-	6	23	8	5.77	
BERKELEY COUNTY.....	87	81	40	111,800	2,795	74,000	1,850	66.2	76	15	1	1	1	15	6	24	13	6.11	
CALHOUN COUNTY.....	42	40	31	83,600	2,697	39,900	1,237	47.7	36	-	4	-	-	-	7	22	3	5.58	
CHARLESTON COUNTY.....	1,838	1,453	1,373	6,583,800	4,795	3,410,300	2,484	51.8	1,419	238	105	52	85	17	187	538	197	5.69	
Charleston city.....	1,154	815	761	4,470,300	5,874	2,174,300	2,857	48.6	795	112	46	36	59	10	133	292	107	5.54	
Rural-nonfarm.....	684	638	612	2,113,500	3,453	1,236,000	2,020	58.5	624	126	59	16	26	7	54	246	90	5.88	
CHEROKEE COUNTY.....	380	335	319	948,500	2,973	506,000	1,586	53.3	323	149	3	11	5	2	68	75	10	5.64	
Gaffney.....	253	235	222	779,600	3,512	432,100	1,946	55.4	226	115	1	6	4	2	48	44	6	5.59	
Rural-nonfarm.....	107	100	97	168,900	1,741	73,900	762	43.8	97	34	2	5	1	-	20	31	4	5.77	
CHESTER COUNTY.....	343	314	290	688,300	2,373	318,500	1,098	46.3	304	178	3	-	7	-	50	59	7	6.17	
Chester city.....	242	214	198	574,000	2,899	263,100	1,323	45.8	209	126	1	-	7	-	36	34	5	6.10	
Rural-nonfarm.....	101	100	92	114,300	1,242	55,400	602	48.5	95	52	2	-	-	-	14	25	2	6.34	
CHESTERFIELD COUNTY.....	201	186	168	486,800	2,898	220,700	1,314	45.3	178	45	12	5	3	4	52	42	15	5.70	
Cheraw town.....	82	74	65	252,500	3,885	98,000	1,508	38.8	72	25	3	-	1	2	25	17	1	5.30	
Rural-nonfarm.....	119	112	103	234,300	2,275	122,700	1,191	52.4	106	20	9	5	2	2	27	14	5.65		
CLARENDON COUNTY.....	116	106	96	349,800	3,644	190,200	1,981	54.4	104	5	7	-	11	-	18	40	23	5.35	
COLLETON COUNTY.....	141	130	121	441,400	3,648	196,800	1,626	44.6	129	1	12	1	9	-	11	88	7	5.91	
Walterboro town.....	107	96	96	396,600	4,131	185,500	1,932	46.8	95	-	10	-	9	-	10	60	6	5.57	
Rural-nonfarm.....	34	34	25	44,800	1,792	11,300	452	25.2	34	1	2	1	-	-	1	28	1	6.86	
DARLINGTON COUNTY.....	666	620	457	1,350,900	2,556	704,400	1,541	52.1	606	179	15	8	9	8	96	153	138	5.81	
Darlington town.....	262	252	220	561,600	2,553	297,800	1,354	53.0	250	26	-	1	6	7	61	63	86	5.67	
Hartsville town.....	112	97	95	505,300	5,319	251,900	2,652	49.9	96	52	11	2	3	-	11	7	10	5.85	
Rural-nonfarm.....	292	271	142	284,000	2,000	154,700	1,089	54.5	260	101	4	5	-	1	24	83	42	5.94	
DILLON COUNTY.....	241	231	221	714,600	3,233	386,500	1,523	47.1	222	76	7	6	8	6	19	88	12	6.05	
Dillon town.....	144	137	136	519,600	3,821	249,800	1,837	48.1	136	61	3	2	7	-	9	47	7	6.17	
Rural-nonfarm.....	97	94	85	195,000	2,294	86,700	1,020	44.5	86	15	4	4	1	6	10	41	5	5.88	
DORCHESTER COUNTY.....	108	99	84	241,800	2,879	103,800	1,230	42.7	97	5	9	9	1	-	16	46	11	5.79	
Summerville town.....	44	38	29	106,100	3,659	41,000	1,414	38.6	38	-	4	-	1	-	10	21	2	5.06	
Rural-nonfarm.....	64	61	55	135,700	2,467	62,800	1,133	45.9	59	5	5	9	-	-	6	25	9	6.26	
EDGEFIELD COUNTY.....	116	109	97	233,000	2,402	105,600	1,089	45.3	107	20	16	3	1	-	13	47	7	6.19	
FAIRFIELD COUNTY.....	107	101	73	261,600	3,584	109,400	1,499	41.8	96	32	27	3	3	-	10	17	5	5.94	
Winnaboro.....	72	67	62	239,500	3,863	99,000	1,597	41.3	66	17	20	1	3	-	8	14	3	5.88	
Rural-nonfarm.....	35	34	11	22,100	-	10,400	-	-	30	15	7	1	-	-	2	3	2	-	
FLORENCE COUNTY.....	907	827	719	2,943,500	4,094	1,594,500	2,218	54.2	802	260	18	7	91	18	144	199	65	5.49	
Florence city.....	528	466	399	1,641,600	4,114	874,200	2,191	53.3	449	133	10	5	64	12	106	105	14	5.52	
Lake City town.....	57	58	56	264,500	4,723	116,400	2,114	44.8	56	10	4	-	3	-	2	20	17	5.95	
Rural-nonfarm.....	312	303	264	1,037,400	3,930	601,900	2,280	58.0	297	117	4	2	24	6	36	74	54	5.36	
GEORGETOWN COUNTY.....	271	233	219	643,700	2,939	305,700	1,396	47.5	225	40	8	3	12	8	36	101	17	5.84	
Georgetown city.....	171	140	134	503,800	3,760	252,300	1,833	50.1	135	38	5	2	7	8	25	41	14	5.75	
Rural-nonfarm.....	100	93	85	139,900	1,646	53,400	628	38.2	90	7	3	1	5	-	11	60	3	5.96	

<sup>1</sup> Detailed mortgage data not shown for areas containing fewer than three mortgaged units.

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
GREENVILLE COUNTY.....	2,944	2,626	2,267	9,479,600	4,182	4,613,500	2,035	46.7	2,522	451	213	164	369	56	328	681	310	5.63	
Greenville city.....	855	710	564	3,686,400	6,586	1,590,200	2,820	43.1	560	80	24	49	159	15	132	157	44	5.50	
Greer town (part).....	92	77	68	272,000	4,000	122,700	1,804	45.1	76	35	-	2	1	1	17	16	4	5.93	
Rural-nonfarm.....	1,997	1,839	1,635	5,521,200	3,377	2,900,600	1,774	52.5	1,786	336	189	113	209	40	179	458	262	5.67	
GREENWOOD COUNTY.....	363	328	304	1,300,700	4,279	553,200	1,820	42.5	318	116	32	3	5	6	60	79	17	5.72	
Greenwood city.....	289	214	209	988,600	4,780	399,600	1,912	40.4	211	87	18	3	4	4	38	45	18	5.72	
Rural-nonfarm.....	124	114	95	312,100	3,285	153,600	1,617	49.2	107	29	14	-	1	2	22	34	5	5.72	
HAMPTON COUNTY.....	65	62	46	105,900	2,302	51,300	1,115	48.4	58	-	2	1	-	-	9	38	8	6.29	
HORRY COUNTY.....	298	280	250	1,061,000	4,244	485,300	1,941	45.7	268	22	44	13	10	42	16	104	17	6.03	
Conway town.....	147	137	126	630,800	5,006	273,800	2,173	43.4	135	17	18	12	6	26	11	40	5	5.90	
Rural-nonfarm.....	151	143	124	430,200	3,469	211,500	1,706	49.2	133	5	26	1	4	16	5	64	12	6.16	
JASPER COUNTY.....	52	49	47	84,200	1,791	33,200	706	39.4	49	-	4	7	-	-	-	36	2	6.54	
KERSHAW COUNTY.....	328	307	284	844,400	2,978	412,600	1,453	48.9	302	177	8	-	1	2	72	30	12	6.00	
Camden.....	244	217	205	788,900	3,604	369,100	1,800	50.0	215	128	3	-	1	2	61	15	5	5.91	
Rural-nonfarm.....	94	90	79	105,500	1,385	43,500	551	41.2	87	49	5	-	-	-	43	11	15	7	6.23
LANCASTER COUNTY.....	255	230	202	706,800	3,499	292,600	1,449	41.4	220	31	16	3	16	2	88	80	34	5.72	
Lancaster town.....	106	89	81	380,900	4,702	152,500	1,883	40.0	86	5	10	1	-	1	9	31	29	6.00	
Rural-nonfarm.....	149	141	121	325,900	2,693	140,100	1,158	43.0	134	26	6	2	16	1	29	49	5	5.53	
LAURENS COUNTY.....	529	490	280	1,026,200	3,655	521,400	1,862	50.8	475	137	12	9	1	2	36	81	197	5.55	
Clinton town.....	115	104	96	397,100	4,136	213,900	2,228	53.9	100	55	1	4	1	-	12	13	14	5.76	
Laurens city.....	350	327	156	560,300	3,592	275,300	1,765	49.1	325	68	6	4	-	2	24	48	173	5.50	
Rural-nonfarm.....	64	59	28	68,800	2,457	32,200	1,150	46.8	50	14	5	1	-	-	20	10	5	5.41	
LEE COUNTY.....	82	78	67	234,500	3,500	109,200	1,630	46.6	72	18	4	1	4	1	12	26	6	5.84	
Bishopville town.....	70	61	57	205,700	3,609	98,600	1,730	47.9	60	16	4	-	4	-	12	20	4	5.86	
Rural-nonfarm.....	12	12	10	28,800	-	10,600	-	-	12	2	-	1	-	1	-	6	2	-	
LEICESTER COUNTY.....	453	422	321	853,200	2,658	377,500	1,176	44.2	403	176	33	3	6	1	38	125	21	5.73	
Batesburg town (part).....	60	57	13	67,800	-	29,700	-	-	52	10	1	-	2	-	16	18	5	5.34	
Rural-nonfarm.....	393	365	308	785,400	2,550	347,800	1,129	44.3	351	166	32	3	4	1	22	107	16	5.78	
MCCORLICK COUNTY.....	36	36	28	63,500	2,258	28,800	1,029	45.4	34	3	6	-	-	-	6	17	2	5.61	
MARION COUNTY.....	363	314	302	942,600	3,121	419,500	1,389	44.5	309	108	22	8	6	-	28	117	20	6.07	
Marion town.....	188	157	148	494,800	3,343	233,700	1,579	47.2	155	84	3	4	2	-	20	39	3	5.94	
Mullins town.....	125	113	112	378,900	3,388	159,700	1,426	42.7	113	15	18	4	4	-	6	52	14	6.06	
Rural-nonfarm.....	50	44	42	78,900	1,760	26,100	621	35.3	41	9	1	-	-	2	26	3	6.52		
MARLBORO COUNTY.....	210	196	133	409,200	3,077	180,900	1,360	44.2	188	25	10	2	8	3	27	94	19	5.82	
Bennettsville town.....	126	114	93	330,700	3,556	137,600	1,480	41.6	107	25	5	1	1	1	14	44	16	5.81	
Rural-nonfarm.....	84	82	40	78,500	1,963	43,300	1,083	55.2	81	-	5	1	7	2	13	50	3	5.84	
NEWBERY COUNTY.....	229	204	190	604,900	3,184	285,300	1,502	47.2	197	67	7	1	-	-	38	68	16	5.64	
Newberry town.....	158	138	131	480,300	3,666	230,600	1,760	48.0	137	46	3	1	-	-	37	46	4	5.40	
Whitmire town.....	10	7	7	20,300	-	7,100	-	-	7	3	-	-	-	-	-	2	2	-	
Rural-nonfarm.....	61	59	52	104,300	2,006	47,600	915	45.6	53	18	4	-	-	-	1	20	10	6.20	
OCCONEE COUNTY.....	174	162	147	339,000	2,306	141,500	963	41.7	155	44	6	11	-	-	19	72	3	5.89	
Walhalla town.....	28	28	22	52,200	-	20,100	-	-	21	3	2	4	-	-	2	10	-	-	
Rural-nonfarm.....	151	139	125	286,800	2,294	121,400	971	42.3	134	41	4	7	-	-	17	62	3	5.85	
ORANGEBURG COUNTY.....	617	549	519	1,792,700	3,454	805,300	1,552	44.9	540	119	58	6	4	2	105	208	36	5.67	
Orangeburg city.....	348	286	283	1,188,000	4,198	578,700	2,045	48.7	233	77	44	2	4	-	57	71	28	5.52	
Rural-nonfarm.....	269	263	236	604,700	2,552	226,600	960	37.5	257	42	14	4	-	2	48	137	10	5.83	
PICKENS COUNTY.....	279	267	232	699,300	3,014	362,000	1,560	51.8	252	71	20	4	3	1	26	110	17	5.89	
Easley.....	93	87	77	225,700	2,931	114,900	1,492	50.9	76	14	9	-	2	-	15	32	4	5.65	
Rural-nonfarm.....	186	180	155	473,600	3,055	247,100	1,594	52.2	176	57	11	4	1	1	11	78	13	6.00	
RIGHLAND COUNTY.....	3,025	2,717	2,524	12,989,600	5,127	7,139,400	2,829	55.2	2,608	1,082	76	56	200	23	417	341	413	5.45	
Columbia.....	2,089	1,824	1,715	9,894,700	5,770	5,431,800	3,167	54.9	1,774	681	60	40	176	19	292	247	259	5.40	
Mau Claire town.....	250	224	216	854,700	3,957	458,300	2,122	53.6	199	77	8	2	2	-	61	11	48	5.40	
Rural-nonfarm.....	686	669	593	2,190,200	3,693	1,249,300	2,107	37.0	635	324	13	14	22	4	64	83	111	5.58	
SALUDA COUNTY.....	37	33	31	91,700	2,958	44,900	1,448	49.0	32	2	1	3	-	-	3	20	3	5.68	
Batesburg town (part) <sup>1</sup> .....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rural-nonfarm.....	35	31	29	86,800	2,993	41,600	1,494	47.9	30	2	1	3	-	-	3	19	2	5.73	
SPARTANBURG COUNTY.....	2,005	1,854	1,549	4,747,500	3,065	2,344,200	1,513	49.4	1,730	206	52	41	156	32	348	457	438	5.51	
Greer town (part).....	17	15	15	35,600	-	11,000	-	-	15	9	2	-	-	-	-	3	1	-	
Spartanburg city.....	856	776	679	2,871,300	4,229	1,385,500	2,041	48.3	701	58	16	17	118	13	215	152	112	5.42	
Woodruff town.....	66	56	40	81,900	2,048	46,200	1,155	56.4	51	18	-	7	1	-	10	4	11	5.96	
Rural-nonfarm.....	1,066	1,007	815	1,758,700	2,158	901,500	1,106	51.3	963	121	34	17	37	19	123	298	314	5.54	
SUMTER COUNTY.....	527	474	440	1,689,000	3,839	789,200	1,794	46.7	462	113	1	4	24	2	87	131	100	5.41	
Sumter city.....	405	353	335	1,424,700	4,253	672,200	2,007	47.2	347	88	1	4	20	2	65	81	86	5.41	
Rural-nonfarm.....	122	121	105	264,300	2,517	117,000	1,114	44.3	115	25	-	-	4	-	50	14	5	5.42	
UNION COUNTY.....	420	397	238	538,700	2,263	266,500	1,120	49.5	385	66	28	20	6	8	51	65	141	5.82	
Union city.....	238	219	103	356,000	3,456	148,500	1,442	41.7	214	46	9	17	5	1	45	44	47		

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)		
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual		Other	
WILLIAMSBURG COUNTY.....	125	108	100	379,300	3,793	181,600	1,816	47.9	103	35	1	-	4	-	17	33	13	5.58	
Kingtree town.....	85	73	67	275,000	4,104	125,800	1,878	45.7	70	28	1	-	2	-	13	18	8	5.58	
Rural-nonfarm.....	40	35	38	104,300	3,161	55,800	1,691	53.5	38	7	-	-	2	-	4	15	5	5.67	
YORK COUNTY.....	999	945	900	2,495,600	2,773	1,300,100	1,445	52.1	928	388	49	19	19	3	136	169	145	5.76	
Clover town.....	35	34	31	77,000	2,484	36,100	1,165	46.9	38	7	2	-	-	-	13	9	2	5.44	
Fort Mill town.....	35	34	23	75,200	-	47,700	-	-	32	11	1	1	-	2	2	14	1	5.82	
Rock Hill.....	607	568	552	1,714,100	3,105	898,800	1,688	52.4	560	276	12	14	16	-	72	50	120	5.77	
York town.....	127	120	120	209,600	1,747	91,900	766	43.8	119	41	29	1	-	-	16	29	8	6.04	
Rural-nonfarm.....	195	189	174	416,700	2,395	225,600	1,297	54.1	184	58	5	3	3	1	33	67	19	5.58	
TOTALS FOR URBAN PLACES IN TWO COUNTIES																			
Batesburg town.....	62	59	15	72,700	-	38,000	-	-	54	10	1	-	-	-	16	19	6	5.38	
Greer town.....	109	92	83	307,600	3,705	138,700	1,611	43.5	91	44	2	2	1	1	17	19	5	5.98	
Honea Path town.....	28	26	24	64,900	-	33,100	-	-	26	5	5	-	-	-	1	10	5	-	

(Table 9 of the standard series is omitted as there are no tracted cities or cities of 100,000 or more in the State)

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)		
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual		Other	
THE STATE																			
TOTAL.....	22,323	20,166	17,500	64,923,000	3,710	32,613,100	1,864	50.2	19,460	5,497	1,072	507	1,112	304	2,833	5,276	2,859	5.68	
Inside secondary metropolitan districts.....	5,229	4,499	4,165	20,422,900	4,903	11,041,100	2,651	54.1	4,349	1,474	218	115	285	65	623	941	628	5.54	
Outside secondary metropolitan districts.....	17,094	15,667	13,335	44,500,100	3,337	21,572,000	1,618	48.5	15,111	4,023	854	392	827	239	2,210	4,335	2,231	5.73	
URBAN.....	12,872	11,240	9,946	43,436,700	4,367	21,559,000	2,168	49.6	10,870	3,421	475	259	723	166	1,858	2,413	1,555	5.63	
Inside secondary metropolitan districts.....	3,642	2,994	2,818	15,738,600	5,585	8,372,600	2,971	53.2	2,898	895	127	81	235	55	500	578	424	5.43	
Outside secondary metropolitan districts.....	9,230	8,246	7,128	27,698,100	3,886	13,186,400	1,850	47.6	7,972	2,526	348	178	485	111	1,358	1,835	1,131	5.71	
RURAL-NONFARM.....	9,451	8,926	7,554	21,486,300	2,844	11,054,100	1,463	51.4	8,590	2,076	597	248	389	138	975	2,863	1,304	5.75	
Inside secondary metropolitan districts.....	1,587	1,505	1,347	4,684,300	3,478	2,668,500	1,981	57.0	1,451	579	91	34	47	10	123	363	204	5.74	
Outside secondary metropolitan districts.....	7,864	7,421	6,207	16,802,000	2,707	8,385,600	1,351	49.9	7,139	1,497	506	214	342	128	852	2,500	1,100	5.75	
SECONDARY METROPOLITAN DISTRICTS																			
CHARLESTON DISTRICT.....	1,795	1,414	1,341	6,519,700	4,862	3,383,400	2,528	51.9	1,332	236	102	52	85	16	181	518	192	5.68	
Charleston city.....	1,154	815	761	4,470,300	5,874	2,174,300	2,857	48.6	795	112	46	36	59	10	133	292	107	5.54	
Outside central city.....	641	599	580	2,049,400	3,533	1,209,100	2,085	59.0	537	124	56	16	26	6	48	226	85	5.86	
Rural-nonfarm.....	641	599	580	2,049,400	3,533	1,209,100	2,085	59.0	537	124	56	16	26	6	48	226	85	5.86	
District includes following urban place and rural-nonfarm areas:																			
In Charleston County.....	1,795	1,414	1,341	6,519,700	4,862	3,383,400	2,528	51.9	1,332	236	102	52	85	16	181	518	192	5.68	
Charleston city.....	1,154	815	761	4,470,300	5,874	2,174,300	2,857	48.6	795	112	46	36	59	10	133	292	107	5.54	
Rural-nonfarm.....	641	599	580	2,049,400	3,533	1,209,100	2,085	59.0	537	124	56	16	26	6	48	226	85	5.86	
COLUMBIA DISTRICT.....	3,209	2,880	2,659	13,343,200	5,018	7,329,700	2,757	54.9	2,764	1,206	94	58	198	23	418	352	415	5.46	
Columbia city.....	2,089	1,824	1,715	9,894,700	5,770	5,431,800	3,167	54.9	1,774	681	60	40	176	19	292	247	259	5.40	
Outside central city.....	1,120	1,056	944	3,448,500	3,653	1,897,900	2,010	55.0	990	523	34	18	22	4	126	105	156	5.56	
Urban.....	250	224	216	854,700	3,957	458,300	2,122	53.6	199	77	3	2	2	-	61	11	48	5.40	
Rural-nonfarm.....	870	882	728	2,593,800	3,563	1,439,600	1,977	55.5	791	448	31	16	20	4	65	94	113	5.60	
District includes following urban places and rural-nonfarm areas:																			
In Lexington County.....	283	261	218	598,200	2,744	290,300	1,332	48.5	249	161	29	2	2	-	7	41	7	5.72	
In Richland County.....	2,926	2,619	2,441	12,745,000	5,221	7,089,400	2,824	55.2	2,515	1,045	65	56	196	23	411	311	408	5.43	
Columbia city.....	2,089	1,824	1,715	9,894,700	5,770	5,431,800	3,167	54.9	1,774	681	60	40	176	19	292	247	259	5.40	
Eau Claire town.....	250	224	216	854,700	3,957	458,300	2,122	53.6	199	77	3	2	2	-	61	11	48	5.40	
Rural-nonfarm.....	587	571	510	1,995,600	3,913	1,149,300	2,254	57.6	542	287	2	14	18	4	58	53	106	5.55	

## HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual		Other
SECONDARY METROPOLITAN DISTRICTS—Con.																		
AUGUSTA, GA. DISTRICT (part in South Carolina).....	225	205	165	560,000	3,394	328,000	1,988	58.6	203	32	22	5	2	26	24	71	21	5.66
Urban.....	149	131	126	518,900	4,118	308,200	2,446	59.4	130	25	18	3	1	26	14	28	15	5.30
Rural-nonfarm.....	76	74	39	41,100	1,054	19,800	508	48.2	73	7	4	2	1	-	10	43	6	6.28
Part of district in South Carolina includes following urban place and rural-nonfarm area:																		
In Aiken County.....	225	205	165	560,000	3,394	328,000	1,988	58.6	203	32	22	5	2	26	24	71	21	5.66
North Augusta town.....	149	131	126	518,900	4,118	308,200	2,446	59.4	130	25	18	3	1	26	14	28	15	5.30
Rural-nonfarm.....	76	74	39	41,100	1,054	19,800	508	48.2	73	7	4	2	1	-	10	43	6	6.28

# SOUTH DAKOTA

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Table A-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	98,368	98,106	41,967	45.1	51,139	4,216	1,046	38,008	11,084	29.2	26,924
1930: Private families reporting tenure.....	-	75,900	40,099	52.8	35,801	-	-	-	-	-	-
1920: All families reporting tenure.....	-	64,252	38,518	59.9	25,734	-	-	36,891	9,968	27.0	26,923
Dwelling units: 1940.....	98,368	98,106	41,967	45.1	51,139	4,216	1,046	38,008	11,084	29.2	26,924
Urban.....	45,281	43,558	18,259	41.9	25,299	1,525	198	16,937	7,018	41.4	9,919
Rural-nonfarm.....	58,087	49,548	28,708	47.8	25,840	2,691	848	21,071	4,066	19.3	17,005
COLOR OF OCCUPANTS											
White.....	-	90,729	40,564	44.7	50,165	-	-	36,898	11,046	29.9	25,852
Nonwhite.....	-	2,377	1,403	59.0	974	-	-	1,110	38	3.4	1,072
TYPE OF STRUCTURE											
1-family.....	74,375	70,155	37,320	53.2	32,835	3,258	962	34,027	9,745	28.6	24,282
Other.....	23,993	22,951	4,647	20.2	18,304	958	84	3,981	1,389	33.6	2,642
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	72,772	68,982	36,765	53.3	32,217	2,903	887	33,859	9,698	28.6	24,161
Under \$5.....	6,384	5,811	3,913	67.3	1,898	485	88	3,188	286	9.0	2,902
\$5 to \$9.....	16,990	15,831	6,711	42.4	9,120	941	218	6,095	1,146	18.8	4,949
\$10 to \$14.....	14,946	14,231	5,521	45.8	7,710	542	178	6,085	1,457	23.9	4,628
\$15 to \$19.....	10,055	9,608	4,807	50.0	4,801	323	124	4,523	1,405	31.1	3,118
\$20 to \$24.....	6,978	6,680	3,686	55.2	2,994	213	85	3,464	1,108	32.0	2,356
\$25 to \$29.....	6,004	5,745	3,325	57.9	2,420	158	101	3,145	1,178	37.5	1,967
\$30 to \$39.....	6,603	6,365	3,982	62.6	2,383	178	60	3,759	1,576	41.9	2,183
\$40 to \$49.....	2,688	2,629	1,964	74.7	665	34	20	1,857	824	44.4	1,033
\$50 to \$59.....	1,180	1,158	976	84.3	182	15	7	930	388	41.7	542
\$60 to \$74.....	556	542	517	95.4	25	8	6	478	204	42.7	274
\$75 to \$99.....	242	234	220	94.0	14	3	5	204	79	38.7	125
\$100 and over.....	151	148	143	96.6	5	3	-	131	47	35.9	84
Median monthly rent.....(dollars).....	13.85	14.01	15.79	-	12.80	9.74	13.47	16.23	22.00	-	14.07

Table A-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE													2- to 4-family properties		
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999		\$20,000 and over	Not reporting
Mortgaged properties.....	11,084	10,063	1,706	1,384	1,262	1,027	960	1,587	869	624	402	176	66	21	7	22	1,021
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,275	9,301	1,455	1,235	1,185	962	916	1,512	823	578	375	161	62	16	6	15	974
Average interest rate.....(%).....	5.51	5.51	5.82	5.67	5.62	5.49	5.47	5.39	5.27	5.24	5.26	5.23	-	-	-	-	5.48
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	10,759	9,760	1,644	1,288	1,230	996	934	1,559	844	602	391	167	62	17	7	19	999
Building and loan association.....	1,239	1,109	95	138	147	120	150	212	99	81	46	17	2	1	1	-	130
Commercial bank.....	940	858	149	111	100	84	68	118	80	70	39	22	11	5	1	-	82
Savings bank.....	440	389	43	46	45	42	30	55	45	38	27	12	8	2	1	-	51
Life insurance company.....	300	260	3	6	10	14	15	47	53	44	36	17	2	1	1	1	40
Mortgage company.....	488	434	31	45	60	39	48	96	45	30	22	13	1	2	1	1	54
Home Owners' Loan Corporation.....	3,190	2,876	337	414	376	323	332	507	254	161	101	42	18	2	-	9	314
Individual.....	3,030	2,793	723	405	409	296	222	346	175	104	67	29	10	1	1	5	237
Other.....	1,132	1,041	263	183	88	78	69	178	93	79	53	15	1	2	1	3	91
Reporting debt and value.....	9,477	8,583	1,333	1,107	1,066	875	853	1,398	788	566	355	160	57	19	6	-	894
JUNIOR MORTGAGE																	
First mortgage only.....	1,116	1,030	146	128	93	102	186	112	68	44	15	8	4	-	-	-	86
First and junior mortgage.....	117	96	4	5	15	17	11	18	8	10	3	4	-	-	-	-	21
With 1st mtg.; not rptg. on junior.....	8,244	7,457	1,183	974	922	765	740	1,194	668	498	308	141	49	14	6	-	787
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	4,180	3,950	1,306	905	625	383	265	291	90	52	22	8	-	-	3	-	230
\$1,000 to \$1,499.....	1,696	1,552	27	180	322	261	258	301	105	68	30	7	-	1	1	-	144
\$1,500 to \$1,999.....	1,157	1,038	-	22	105	174	179	343	112	63	31	7	-	-	-	-	121
\$2,000 to \$2,499.....	837	716	-	14	45	109	240	145	31	53	12	7	-	-	-	-	121
\$2,500 to \$2,999.....	564	487	-	-	12	37	147	142	85	34	20	7	-	-	-	-	77
\$3,000 to \$3,999.....	630	516	-	-	-	5	71	160	135	91	36	12	5	1	-	-	114
\$4,000 to \$4,999.....	236	201	-	-	-	-	5	32	58	62	31	11	2	-	-	-	35
\$5,000 to \$5,999.....	105	84	-	-	-	-	-	2	14	29	27	11	1	-	-	-	21
\$6,000 to \$7,499.....	42	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
\$7,500 to \$9,999.....	20	11	-	-	-	-	-	-	-	-	-	3	4	4	-	-	15
\$10,000 to \$14,999.....	7	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-	5
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-
\$20,000 and over.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	26,927	22,992	744	1,230	1,704	1,796	2,178	4,529	3,310	2,878	2,249	1,287	604	290	200	-	3,935
Average value.....(dollars).....	2,841	2,679	558	1,111	1,598	2,052	2,548	3,240	4,200	5,084	6,334	8,042	-	-	-	-	4,402
Debt on first and jr. mtgs.(thous.).....	13,155	11,299	416	688	891	926	1,076	2,235	1,700	1,399	1,023	581	239	119	11	-	1,856
Percent of value of property.....	48.9	49.1	55.9	55.5	52.3	51.6	49.5	49.3	51.4	48.6	45.5	45.2	-	-	-	-	47.2
Average debt.....(dollars).....	1,388	1,316	312	617	836	1,059	1,261	1,598	2,158	2,471	2,881	3,633	-	-	-	-	2,076
Debt on first mtgs.....(thousands).....	18,082	11,244	415	682	886	920	1,072	2,224	1,695	1,388	1,020	576	239	117	11	-	1,888
Percent of value of property.....	48.6	48.9	55.8	55.5	52.0	51.2	49.3	49.1	51.2	48.2	45.3	44.7	-	-	-	-	46.7
Average debt.....(dollars).....	1,380	1,310	311	616	831	1,051	1,257	1,591	2,152	2,452	2,872	3,597	-	-	-	-	2,056

## HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	11,084	10,759	1,239	1,380	940	440	300	488	3,190	3,030	1,132	325
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,275	10,178	1,194	1,308	890	418	283	469	3,190	2,771	963	97
Average interest rate.....(percent)	5.51	5.50	6.40	6.29	6.33	6.19	5.25	5.78	4.50	5.85	5.60	-
Reporting debt and value.....	9,477	9,328	1,100	1,221	816	405	276	463	2,729	2,606	933	149
Percent distribution.....	-	100.0	11.8	13.1	8.7	4.3	3.0	5.0	29.3	27.9	10.0	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	9,477	9,328	1,100	1,221	816	405	276	463	2,729	2,606	933	149
First mortgage only.....	1,116	1,109	179	172	137	35	12	47	281	304	114	7
First and junior mortgage.....	117	103	13	15	10	6	2	4	40	24	4	14
With first mortgage; not reporting on junior mortgage.....	8,244	8,115	908	1,033	669	364	262	412	2,408	2,278	815	128
1-family properties.....	8,583	8,452	987	1,108	749	359	236	411	2,454	2,392	864	131
First mortgage only.....	1,030	1,023	152	161	122	33	11	45	251	285	108	7
First and junior mortgage.....	96	86	11	11	7	4	2	4	33	22	3	10
With first mortgage; not reporting on junior mortgage.....	7,457	7,343	824	936	614	322	223	362	2,160	2,085	753	114
2- to 4-family properties.....	894	876	113	113	67	46	40	52	275	214	69	18
First mortgage only.....	86	86	27	11	9	2	1	2	20	19	6	-
First and junior mortgage.....	21	17	2	5	3	2	-	-	7	2	1	4
With first mortgage; not reporting on junior mortgage.....	787	773	84	97	55	42	39	50	248	193	62	14
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	9,477	9,328	1,100	1,221	816	405	276	463	2,729	2,606	933	149
Value of property.....(dollars).....	26,927,200	26,476,400	3,227,000	3,896,600	2,450,800	1,445,800	1,430,900	1,553,800	7,702,100	5,959,200	2,706,800	450,800
Average value.....(dollars).....	2,841	2,838	2,934	3,191	3,003	3,570	5,184	3,356	2,822	2,287	2,901	3,026
Debt on first and junior mortgages.....(dollars).....	13,155,000	12,919,000	1,474,800	1,752,700	1,136,200	616,500	707,600	660,600	4,089,600	2,890,300	1,343,400	236,000
Percent of value of property.....	48.9	48.8	45.7	45.0	46.4	42.6	49.5	42.5	53.1	48.5	49.6	52.4
Average debt.....(dollars).....	1,388	1,385	1,341	1,435	1,392	1,522	2,564	1,427	1,499	1,109	1,440	1,584
Debt on first mortgages.....(dollars).....	13,082,400	12,857,800	1,465,200	1,741,600	1,129,800	611,800	706,700	658,600	4,063,900	2,879,400	1,342,400	224,600
Percent distribution.....	-	100.0	11.4	13.3	8.3	4.8	5.3	5.1	31.6	22.4	10.4	-
Percent of value of property.....	48.6	48.6	45.4	44.7	46.1	42.3	49.4	42.4	52.8	48.3	49.6	49.8
Average debt.....(dollars).....	1,330	1,378	1,332	1,428	1,385	1,511	2,561	1,422	1,489	1,105	1,439	1,507
1-family properties.....	8,583	8,452	987	1,108	749	359	236	411	2,454	2,392	864	131
Value of property.....(dollars).....	22,992,200	22,616,400	2,729,800	3,407,600	2,194,000	1,213,600	1,109,900	1,287,800	6,573,300	5,147,400	2,360,900	375,800
Average value.....(dollars).....	2,679	2,676	2,756	3,075	2,929	3,381	4,703	3,133	2,679	2,152	2,733	2,869
Debt on first and junior mortgages.....(dollars).....	11,298,700	11,097,400	1,250,900	1,534,400	1,024,800	509,600	566,100	553,500	3,488,000	2,510,500	1,194,000	201,800
Percent of value of property.....	49.1	49.1	45.8	45.0	46.7	42.0	51.0	43.0	53.1	48.8	50.6	53.6
Average debt.....(dollars).....	1,316	1,313	1,267	1,385	1,368	1,419	2,399	1,347	1,421	1,050	1,382	1,537
Debt on first mortgages.....(dollars).....	11,244,200	11,049,600	1,243,800	1,527,200	1,020,800	506,400	565,200	551,500	3,467,800	2,500,400	1,193,700	194,600
Percent of value of property.....	48.9	48.9	45.6	44.8	46.5	41.7	50.9	42.8	52.8	48.6	50.5	51.8
Average debt.....(dollars).....	1,310	1,307	1,260	1,378	1,363	1,411	2,395	1,342	1,413	1,045	1,382	1,485
2- to 4-family properties.....	894	876	113	113	67	46	40	52	275	214	69	18
Value of property.....(dollars).....	3,935,000	3,860,000	497,200	489,000	256,800	232,200	321,000	266,300	1,122,000	811,600	345,900	75,000
Average value.....(dollars).....	4,402	4,406	4,400	4,327	-	-	-	-	4,105	3,793	-	-
Debt on first and junior mortgages.....(dollars).....	1,856,300	1,821,600	223,900	218,300	111,400	106,900	141,500	107,100	601,600	379,800	149,400	34,700
Percent of value of property.....	47.2	47.2	45.0	44.5	-	-	-	-	53.3	46.8	-	-
Average debt.....(dollars).....	2,076	2,079	1,981	1,932	-	-	-	-	2,188	1,775	-	-
Debt on first mortgages.....(dollars).....	1,838,200	1,808,200	221,400	214,400	109,000	105,400	141,500	107,100	596,100	379,000	148,700	30,000
Percent of value of property.....	46.7	46.8	44.5	43.8	-	-	-	-	52.8	46.7	-	-
Average debt.....(dollars).....	2,056	2,064	1,959	1,897	-	-	-	-	2,168	1,771	-	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	10,063	9,760	1,109	1,247	858	389	260	434	2,876	2,793	1,041	303
RACE OF OCCUPANTS												
White.....	10,030	9,728	1,108	1,243	855	388	258	434	2,864	2,783	1,038	302
Negro.....	10	10	1	2	1	1	-	-	5	2	-	-
Other nonwhite.....	23	22	-	2	2	-	2	-	7	8	3	1
YEAR BUILT												
Reporting year built.....	9,761	9,476	1,088	1,213	839	374	247	412	2,786	2,711	1,019	285
1930 to 1940.....	2,350	2,297	313	429	296	133	99	114	322	639	381	53
1920 to 1929.....	2,302	2,240	269	249	167	82	72	119	756	581	194	62
1910 to 1919.....	2,343	2,258	247	219	152	67	56	94	777	675	200	75
1900 to 1909.....	1,698	1,642	157	172	117	55	12	60	604	490	147	56
1880 to 1899.....	1,026	989	96	135	100	35	8	23	321	312	94	37
1879 or earlier.....	42	40	6	9	7	2	-	2	6	14	3	2

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commer- cial bank	Savings bank						
1-family mortgaged properties.....	10,063	9,760	1,109	1,247	858	389	260	434	2,876	2,793	1,041	303
<b>OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE</b>												
Reporting indebtedness.....	8,589	8,457	984	1,107	749	358	236	411	2,458	2,395	865	132
Under \$500.....	2,016	1,985	204	306	217	89	10	86	333	802	244	31
\$500 to \$999.....	1,949	1,922	239	241	151	80	20	96	624	543	159	27
\$1,000 to \$1,499.....	1,552	1,529	203	155	105	29	29	67	530	418	127	23
\$1,500 to \$1,999.....	1,042	1,030	133	105	68	37	35	61	374	233	84	12
\$2,000 to \$2,499.....	717	703	76	87	55	32	39	42	220	163	76	14
\$2,500 to \$2,999.....	479	472	59	64	42	22	23	22	158	89	58	7
\$3,000 to \$3,999.....	517	510	44	85	57	28	41	22	158	90	75	7
\$4,000 to \$4,999.....	194	188	14	34	22	12	32	10	37	34	27	6
\$5,000 to \$5,999.....	84	82	6	19	15	4	4	3	21	17	12	2
\$6,000 to \$7,499.....	25	23	1	5	3	2	2	1	6	6	2	2
\$7,500 to \$9,999.....	10	9	1	5	3	2	1	1	1	1	1	1
\$10,000 to \$14,999.....	2	2	-	-	-	-	-	-	1	-	1	-
\$15,000 to \$19,999.....	2	2	-	1	1	-	-	-	-	-	1	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	9,301	9,219	1,070	1,181	811	370	244	416	2,876	2,545	887	82
Under 4.0%.....	78	76	2	3	2	1	-	-	-	53	16	2
4.0%.....	224	223	11	19	12	7	5	6	-	122	60	1
4.1% to 4.4%.....	7	7	-	-	-	-	1	-	-	1	5	-
4.5%.....	3,232	3,221	39	82	62	20	50	15	2,876	56	103	11
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,496	1,477	152	242	165	77	94	105	-	612	272	19
5.1% to 5.4%.....	5	5	1	2	2	-	-	-	-	1	1	-
5.5%.....	273	269	39	67	44	23	27	25	-	67	44	4
5.6% to 5.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
6.0%.....	2,388	2,364	352	337	222	115	62	215	-	1,165	233	24
6.1% to 6.4%.....	24	24	23	1	1	-	-	-	-	-	-	-
6.5%.....	56	54	19	11	4	7	-	8	-	14	2	2
6.6% to 6.9%.....	2	2	1	1	1	-	-	-	-	-	-	-
7.0%.....	552	546	195	85	54	31	3	15	-	192	56	6
7.1% to 7.4%.....	2	2	1	1	-	1	-	-	-	-	-	-
7.5%.....	42	41	31	3	2	1	-	2	-	2	3	1
7.6% to 7.9%.....	6	5	5	-	-	-	-	-	-	-	-	1
8.0% and over.....	913	902	199	327	240	87	2	23	-	260	91	11
Average interest rate.....(percent)	5.51	5.51	6.41	6.28	6.31	6.22	5.23	5.81	4.50	5.86	5.60	-
<b>TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE</b>												
Principal payments required.....	8,007	7,926	1,030	971	668	303	218	324	2,769	1,794	820	81
Real estate taxes included in payment.....	1,851	1,833	208	240	169	71	67	60	813	197	248	18
Monthly.....	1,739	1,721	201	227	164	63	63	54	785	167	224	18
Quarterly.....	6	6	-	1	1	-	-	1	1	2	1	-
Semiannual.....	20	20	1	5	2	3	3	3	-	6	2	-
Annual.....	38	38	2	5	2	3	-	2	1	15	13	-
Other.....	2	2	-	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment.....	46	46	4	2	1	1	1	-	26	6	7	-
Real estate taxes not included in payment.....	5,942	5,888	807	709	492	227	148	261	1,882	1,543	538	54
Monthly.....	5,028	4,987	753	561	383	178	115	168	1,834	1,165	390	41
Quarterly.....	51	51	3	4	4	4	3	5	5	28	3	-
Semiannual.....	301	298	30	46	32	14	23	68	8	92	31	3
Annual.....	421	417	6	81	59	22	5	17	2	203	103	4
Other.....	40	38	5	5	3	2	2	1	1	21	3	2
Not reporting frequency of payment.....	101	97	10	12	5	7	2	2	32	33	8	4
Not reporting tax payment requirements.....	214	205	15	22	17	5	3	3	74	54	34	9
Monthly.....	164	158	14	17	15	2	1	1	69	84	22	6
Quarterly.....	1	1	-	-	-	-	-	1	-	-	-	-
Semiannual.....	7	7	1	-	-	-	2	-	-	4	-	-
Annual.....	27	24	-	3	2	1	-	1	-	10	3	-
Other.....	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	13	13	-	2	-	2	-	-	5	4	2	-
No principal payments required.....	797	784	32	118	69	49	28	68	45	423	70	13
Monthly.....	210	205	18	30	15	15	2	4	39	97	15	5
Quarterly.....	8	8	-	2	1	1	-	-	-	5	1	-
Semiannual.....	246	244	10	40	22	18	17	49	-	108	20	2
Annual.....	261	255	2	30	21	9	7	13	3	172	28	6
Other.....	35	35	1	10	6	4	1	1	1	20	1	-
Not reporting frequency of payment.....	37	37	1	6	4	2	1	1	2	21	5	-
Not reporting principal payment requirements.....	488	290	12	36	30	6	2	6	54	117	63	198
Monthly.....	106	88	6	10	9	1	1	-	35	17	19	18
Quarterly.....	3	3	-	1	1	-	-	-	-	2	-	-
Semiannual.....	15	13	-	2	2	-	1	4	1	5	-	2
Annual.....	52	49	1	6	6	2	-	-	1	26	13	3
Other.....	17	17	2	2	2	-	-	-	-	12	1	-
Not reporting frequency of payment.....	295	120	3	13	10	3	-	2	17	55	30	175
No regular payments required.....	771	760	35	122	91	31	12	36	8	459	88	11

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting debt.....	8,589	1,599	5,217	687	1,086	Reporting interest rate.....	9,801	1,784	5,888	756	1,073
Under \$500.....	2,016	184	1,277	165	390	Under 4.0%.....	78	4	49	9	16
\$500 to \$999.....	1,949	304	1,200	178	267	4.0% to 4.4%.....	224	28	146	15	35
\$1,000 to \$1,499.....	1,552	276	970	120	186	4.4% to 4.8%.....	7	2	4	1	-
\$1,500 to \$1,999.....	1,042	238	639	85	80	4.8% to 5.2%.....	3,232	972	2,041	62	157
\$2,000 to \$2,499.....	717	170	427	54	66	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	479	186	276	35	32	5.6% to 6.0%.....	1,496	295	841	163	197
\$3,000 to \$3,999.....	517	180	272	38	32	6.0% to 6.4%.....	5	2	2	1	-
\$4,000 to \$4,999.....	194	75	101	7	11	6.4% to 6.8%.....	273	81	150	24	18
\$5,000 to \$5,999.....	84	27	40	5	12	6.8% to 7.2%.....	1	1	-	-	-
\$6,000 to \$7,499.....	25	7	11	3	4	7.2% to 7.6%.....	2,888	217	1,456	320	393
\$7,500 to \$9,999.....	10	1	4	1	4	7.6% to 8.0%.....	24	1	28	-	-
\$10,000 to \$14,999.....	2	1	-	1	-	8.0% and over.....	56	10	34	4	8
\$15,000 to \$19,999.....	2	-	-	-	2	Average interest rate — (percent).....	2	2	2	-	-
\$20,000 and over.....	-	-	-	-	-	5.51	552	62	389	64	87
						7.1%	2	1	1	1	1
						7.5%	42	9	28	2	3
						7.6%	6	1	4	1	1
						8.0%	913	99	566	91	157
							5.51	5.13	5.52	5.93	5.90

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	6,459	5,685	1,375	4,395	115	574
Total first mortgage outstanding debt..... (dollars).....	8,667,500	7,960,200	2,393,700	5,455,400	111,100	707,300
Total annual mortgage payment..... (dollars).....	1,508,024	1,451,916	401,089	1,026,872	24,155	51,108
Average first mortgage outstanding debt..... (dollars).....	1,342	1,353	1,741	1,241	966	1,232
Average value of property..... (dollars).....	2,699	2,673	3,027	2,577	2,077	2,970
Average annual estimated rental value..... (dollars).....	290	289	323	280	232	322
Average annual mortgage payment..... (dollars).....	233	247	292	234	210	89
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.3	18.2	16.8	18.8	21.7	7.2
Value of property.....	8.6	9.2	9.6	9.1	10.1	3.0
Estimated annual rental value.....	80.2	85.3	90.2	83.4	90.6	29.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,540	5,361	1,337	3,945	99	159
Average first mortgage outstanding debt..... (dollars).....	1,370	1,363	1,767	1,262	-	959
Average value of property..... (dollars).....	2,662	2,684	3,057	2,571	-	1,932
Average annual estimated rental value..... (dollars).....	288	291	327	280	-	215
Average annual mortgage payment..... (dollars).....	250	254	295	241	-	113
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.2	18.4	16.7	19.1	-	11.8
Value of property.....	9.4	9.5	9.7	9.4	-	5.9
Estimated annual rental value.....	86.7	87.4	90.4	86.2	-	52.6
Monthly mortgage payment—						
Under \$10.....	1,000	883	164	693	26	117
\$10 to \$14.....	1,080	1,012	174	815	23	18
\$15 to \$19.....	883	874	169	688	17	9
\$20 to \$24.....	804	803	217	580	6	1
\$25 to \$29.....	781	725	193	521	12	5
\$30 to \$39.....	643	633	239	394	5	5
\$40 to \$49.....	237	236	106	124	6	1
\$50 to \$59.....	131	130	51	77	2	1
\$60 to \$74.....	36	36	14	22	-	-
\$75 to \$99.....	20	20	4	15	1	-
\$100 and over.....	25	23	6	16	1	2
Average monthly mortgage payment..... (dollars).....	20.84	21.17	24.60	20.08	-	9.42
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	919	504	38	450	16	415
Average first mortgage outstanding debt..... (dollars).....	1,170	1,083	-	1,059	-	1,337
Average value of property..... (dollars).....	2,922	2,555	-	2,631	-	3,368
Average annual estimated rental value..... (dollars).....	301	273	-	282	-	335
Average annual mortgage payment..... (dollars).....	128	168	-	169	-	80
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	16.3	-	15.9	-	6.0
Value of property.....	4.4	6.6	-	6.4	-	2.4
Estimated annual rental value.....	42.6	61.6	-	59.8	-	23.8

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	45,281	43,558	18,259	41.9	25,299	1,525	198	16,937	7,018	41.4	9,919
1930: Private families reporting tenure	-	32,202	15,625	48.5	16,577	-	-	-	-	-	-
1920: All families reporting tenure	-	23,689	12,748	53.8	10,941	-	-	12,299	4,632	37.7	7,667
Dwelling units: 1940	45,281	43,558	18,259	41.9	25,299	1,525	198	16,937	7,018	41.4	9,919
COLOR OF OCCUPANTS											
White	-	43,310	18,174	42.0	25,136	-	-	16,857	6,997	41.5	9,860
Nonwhite	-	248	85	34.3	163	-	-	80	21	-	59
TYPE OF STRUCTURE											
1-family	29,830	28,870	15,792	54.7	13,078	803	157	14,740	6,059	41.1	8,681
Other	15,451	14,688	2,467	16.8	12,221	722	41	2,197	959	43.7	1,238
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	29,287	28,434	15,534	54.6	12,900	723	180	14,669	6,027	41.1	8,642
Under \$5	799	778	665	85.5	113	13	8	563	94	16.7	469
\$5 to \$9	2,690	2,579	1,287	49.9	1,292	98	13	1,197	347	29.0	850
\$10 to \$14	4,301	4,125	1,730	41.9	2,395	155	21	1,627	605	37.2	1,022
\$15 to \$19	4,307	4,166	1,880	45.1	2,286	123	18	1,792	790	44.1	1,002
\$20 to \$24	3,778	3,666	1,745	47.6	1,921	98	14	1,655	693	41.6	972
\$25 to \$29	3,999	3,895	2,003	51.4	1,892	87	17	1,897	829	43.7	1,068
\$30 to \$39	5,178	5,058	2,905	57.4	2,153	101	19	2,776	1,274	45.9	1,502
\$40 to \$49	2,356	2,319	1,677	72.3	642	27	10	1,603	742	46.3	861
\$50 to \$59	1,028	1,009	838	83.1	171	15	4	805	346	43.0	459
\$60 to \$74	503	499	478	95.8	21	1	3	441	192	43.5	249
\$75 to \$99	218	212	201	94.8	11	3	3	187	73	39.0	114
\$100 and over	130	128	125	97.7	3	2	-	116	42	36.2	74
Median monthly rent (dollars)	22.87	23.00	25.65	-	20.45	18.38	21.29	25.79	27.42	-	24.53

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties	7,018	6,241	601	623	726	636	641	1,195	707	510	345	159	61	18	6	13	777
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	5,569	5,836	523	587	688	596	613	1,142	670	468	320	145	57	13	6	8	733
Average interest rate (%)	5.47	5.48	5.99	5.75	5.69	5.48	5.44	5.36	5.26	5.20	5.19	5.21	-	-	-	-	5.40
HOLDER OF FIRST MORTGAGE																	
Reporting holder	6,855	6,095	588	610	716	620	627	1,178	688	491	337	151	58	14	6	11	760
Building and loan association	891	798	70	91	97	87	93	153	79	64	40	15	2	1	1	-	93
Commercial bank	517	465	39	35	54	45	36	78	59	54	30	19	10	5	1	-	52
Savings bank	338	290	15	26	27	28	25	50	41	32	24	12	8	2	-	-	48
Life insurance company	270	234	-	2	7	12	13	41	51	42	36	16	11	1	1	1	36
Mortgage company	440	389	23	37	53	32	43	92	42	27	22	13	1	2	1	1	51
Home Owners' Loan Corporation	1,975	1,725	95	175	189	202	224	370	203	124	87	35	16	1	-	5	249
Individual	1,767	1,597	271	197	246	175	150	253	138	82	53	27	9	1	1	4	170
Other	657	596	75	57	43	39	43	136	75	66	45	14	1	1	1	1	61
Reporting debt and value	6,223	5,540	513	550	641	561	577	1,075	641	459	304	146	52	16	5	-	683
JUNIOR MORTGAGE																	
First mortgage only	560	530	38	58	71	52	50	104	69	43	28	9	5	3	-	-	30
First and junior mortgage	85	68	3	2	5	12	10	15	6	8	2	4	-	1	-	-	17
With 1st mtg.; not rptg. on junior	5,578	4,942	472	490	565	497	517	956	566	408	274	133	47	12	5	-	636
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	2,194	2,062	505	449	361	225	163	222	72	40	15	8	-	-	2	-	132
\$1,000 to \$1,499	1,116	1,009	8	90	204	170	172	214	77	45	25	2	-	1	1	-	107
\$1,500 to \$1,999	848	753	-	11	65	127	130	257	89	41	27	6	-	-	-	-	95
\$2,000 to \$2,499	672	571	-	-	11	32	78	195	118	77	44	11	5	-	-	-	101
\$2,500 to \$2,999	473	405	-	-	-	7	32	121	121	71	29	18	6	-	-	-	68
\$3,000 to \$3,999	541	444	-	-	-	-	2	61	139	116	77	33	12	3	1	-	97
\$4,000 to \$4,999	214	180	-	-	-	-	-	5	24	55	55	29	10	2	-	-	34
\$5,000 to \$5,999	96	78	-	-	-	-	-	-	1	12	29	24	11	1	-	-	18
\$6,000 to \$7,499	42	27	-	-	-	-	-	-	2	3	13	5	3	1	-	-	15
\$7,500 to \$9,999	18	9	-	-	-	-	-	-	-	-	-	2	3	4	-	-	9
\$10,000 to \$14,999	6	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	5
\$15,000 to \$19,999	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
\$20,000 and over	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	20,448	17,118	287	620	1,033	1,155	1,472	3,501	2,701	2,339	1,923	1,174	550	245	120	-	3,330
Average value (dollars)	3,286	3,090	560	1,127	1,612	2,058	2,550	3,256	4,214	5,095	6,325	8,039	-	-	-	-	4,876
Debt on first and jr. mtgs. (thous.)	10,107	8,520	154	350	548	621	753	1,755	1,402	1,177	901	529	220	100	11	-	1,587
Percent of value of property	49.4	49.8	53.8	56.4	53.0	53.8	51.1	50.1	51.9	50.3	46.9	45.1	-	-	-	-	47.6
Average debt (dollars)	1,624	1,536	301	636	854	1,107	1,304	1,632	2,187	2,564	2,964	3,624	-	-	-	-	2,323
Debt on first mtgs. (thousands)	10,048	8,478	154	349	546	617	749	1,745	1,399	1,168	899	523	220	98	11	-	1,570
Percent of value of property	49.1	49.5	53.7	55.3	53.4	50.9	49.8	51.8	49.9	48.8	46.8	44.6	-	-	-	-	47.2
Average debt (dollars)	1,615	1,530	300	635	851	1,099	1,299	1,623	2,182	2,544	2,958	3,584	-	-	-	-	2,299

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE : 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	7,018	6,855	891	855	517	338	270	440	1,975	1,767	657	163
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate	6,569	6,516	856	801	483	318	255	425	1,975	1,642	562	53
Average interest rate.....(percent)	5.47	5.46	6.24	6.06	6.09	6.01	5.23	5.79	4.50	5.84	5.59	-
Reporting debt and value	6,223	6,150	783	765	456	309	251	420	1,787	1,581	563	73
Percent distribution	-	100.0	12.7	12.4	7.4	5.0	4.1	6.8	29.1	25.7	9.2	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	6,223	6,150	783	765	456	309	251	420	1,787	1,581	563	73
First mortgage only	560	558	50	86	65	21	10	41	158	151	62	2
First and junior mortgage	85	76	8	11	6	5	2	3	30	18	4	9
With first mortgage; not reporting on junior mortgage	5,578	5,516	725	668	385	283	239	376	1,599	1,412	497	62
1-family properties	5,540	5,480	705	681	415	266	215	371	1,561	1,429	518	60
First mortgage only	530	528	44	82	63	19	9	40	146	145	62	2
First and junior mortgage	68	63	7	8	4	4	2	3	24	16	3	5
With first mortgage; not reporting on junior mortgage	4,942	4,889	654	591	348	243	204	328	1,391	1,268	453	53
2- to 4-family properties	683	670	78	84	41	43	36	49	226	152	45	13
First mortgage only	30	30	6	4	2	2	1	1	12	6	-	-
First and junior mortgage	17	13	1	3	2	1	-	-	6	2	1	4
With first mortgage; not reporting on junior mortgage	636	627	71	77	37	40	35	48	208	144	44	9
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	6,223	6,150	783	765	456	309	251	420	1,787	1,581	563	73
Value of property.....(dollars)	20,448,400	20,161,400	2,889,200	2,892,500	1,684,100	1,208,400	1,849,800	1,453,400	5,748,400	4,287,200	2,040,900	287,000
Average value.....(dollars)	3,286	3,278	3,051	3,781	3,698	3,911	5,378	3,460	3,217	2,712	3,625	-
Debt on first and junior mortgages.....(dollars)	10,106,800	9,954,500	1,100,100	1,332,100	777,400	554,700	667,700	620,100	3,090,300	2,100,800	1,043,400	152,300
Percent of value of property	49.4	49.4	46.0	46.1	46.2	45.9	49.5	42.7	53.8	49.0	51.1	-
Average debt.....(dollars)	1,624	1,619	1,405	1,741	1,705	1,795	2,660	1,476	1,729	1,329	1,853	-
Debt on first mortgages.....(dollars)	10,048,300	9,904,700	1,093,600	1,321,900	771,600	550,300	666,800	618,500	3,069,200	2,092,300	1,042,400	143,600
Percent distribution	-	100.0	11.0	13.3	7.8	5.6	6.7	6.2	31.0	21.1	10.5	-
Percent of value of property	49.1	49.1	45.8	45.7	45.8	45.5	49.4	42.6	53.4	48.8	51.1	-
Average debt.....(dollars)	1,615	1,611	1,397	1,728	1,692	1,781	2,657	1,473	1,718	1,323	1,852	-
1-family properties	5,540	5,480	705	681	415	266	215	371	1,561	1,429	518	60
Value of property.....(dollars)	17,118,800	16,893,300	2,029,100	2,489,600	1,508,400	981,200	1,038,300	1,203,800	4,762,700	3,631,900	1,737,900	225,000
Average value.....(dollars)	3,090	3,083	2,878	3,656	3,635	3,689	4,829	3,245	3,051	2,542	3,855	-
Debt on first and junior mortgages.....(dollars)	8,520,100	8,396,800	938,500	1,154,800	704,700	450,100	531,800	514,000	2,555,100	1,794,400	908,200	123,300
Percent of value of property	49.8	49.7	46.3	46.4	46.7	45.9	51.2	42.7	53.6	49.4	52.3	-
Average debt.....(dollars)	1,588	1,532	1,331	1,696	1,698	1,692	2,473	1,385	1,637	1,256	1,753	-
Debt on first mortgages.....(dollars)	8,478,100	8,358,800	934,000	1,147,900	701,000	446,900	530,900	512,400	2,539,000	1,786,700	907,900	119,300
Percent of value of property	49.5	49.5	46.0	46.1	46.5	45.5	51.1	42.6	53.3	49.2	52.2	-
Average debt.....(dollars)	1,530	1,525	1,325	1,686	1,689	1,680	2,469	1,381	1,627	1,250	1,753	-
2- to 4-family properties	683	670	78	84	41	43	36	49	226	152	45	13
Value of property.....(dollars)	3,830,100	3,868,100	360,100	402,900	175,700	227,200	311,500	249,600	985,700	655,300	303,000	62,000
Average value.....(dollars)	4,876	4,878	-	-	-	-	-	-	4,362	4,311	-	-
Debt on first and junior mortgages.....(dollars)	1,586,700	1,557,700	161,600	177,300	72,700	104,600	135,900	106,100	535,200	306,400	135,200	29,000
Percent of value of property	47.6	47.7	-	-	-	-	-	-	54.3	46.8	-	-
Average debt.....(dollars)	2,323	2,325	-	-	-	-	-	-	2,368	2,016	-	-
Debt on first mortgages.....(dollars)	1,570,200	1,545,900	159,600	174,000	70,600	103,400	135,900	106,100	530,200	305,600	134,500	24,300
Percent of value of property	47.2	47.3	-	-	-	-	-	-	53.8	46.6	-	-
Average debt.....(dollars)	2,299	2,307	-	-	-	-	-	-	2,346	2,011	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE : 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,241	6,095	798	755	465	290	234	389	1,726	1,597	596	146
<b>RACE OF OCCUPANTS</b>												
White	6,225	6,079	798	752	463	289	233	389	1,720	1,592	595	146
Negro	7	7	-	1	-	1	-	-	4	2	-	-
Other nonwhite	9	9	-	2	2	-	1	-	2	3	1	-
<b>YEAR BUILT</b>												
Reporting year built	5,981	5,846	780	726	451	275	222	367	1,647	1,527	577	135
1930 to 1940	1,697	1,662	222	299	190	109	96	92	243	422	288	85
1920 to 1929	1,585	1,556	206	163	98	65	68	114	510	377	118	29
1910 to 1919	1,284	1,257	159	110	63	47	43	86	421	352	86	27
1900 to 1909	854	832	120	77	50	27	8	52	305	215	55	22
1880 to 1899	528	508	67	78	48	25	7	21	164	149	27	20
1879 or earlier	83	81	6	4	2	2	-	2	4	12	8	2

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,241	6,095	798	755	465	290	234	389	1,726	1,597	596	146
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	5,542	5,482	704	680	415	265	215	371	1,563	1,432	517	60
Under \$500	957	949	149	129	89	40	6	74	147	361	83	8
\$500 to \$999	1,110	1,102	163	134	77	57	17	85	323	295	85	8
\$1,000 to \$1,499	1,015	1,005	131	97	60	37	25	60	337	281	74	10
\$1,500 to \$1,999	757	749	96	74	40	34	32	57	253	179	58	8
\$2,000 to \$2,499	570	564	61	67	36	31	37	38	175	119	67	6
\$2,500 to \$2,999	399	392	46	50	30	20	21	22	131	77	45	7
\$3,000 to \$3,999	448	444	38	74	43	26	39	20	135	72	66	4
\$4,000 to \$4,999	173	168	13	28	16	12	31	10	34	27	25	5
\$5,000 to \$5,999	78	76	5	17	13	4	4	3	20	15	12	2
\$6,000 to \$7,499	25	23	1	5	3	2	2	1	6	6	2	2
\$7,500 to \$9,999	8	8	1	4	2	2	1	1	1	1	-	-
\$10,000 to \$14,999	1	1	-	-	-	-	-	-	1	-	-	-
\$15,000 to \$19,999	1	1	-	1	1	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,836	5,793	769	707	434	273	220	375	1,726	1,483	513	43
Under 4.0%	23	23	2	-	-	-	-	1	-	15	5	-
4.0%	113	113	6	13	9	4	5	4	-	54	31	-
4.1% to 4.4%	6	6	-	-	-	-	1	-	-	1	4	-
4.5%	1,986	1,984	32	53	34	19	42	13	1,726	36	82	2
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	945	932	103	173	103	65	37	90	-	347	132	13
5.1% to 5.4%	2	2	1	1	1	-	-	-	-	-	-	-
5.5%	226	223	37	56	36	20	25	25	-	52	28	3
5.6% to 5.9%	1	1	-	-	-	-	-	-	-	-	1	-
6.0%	1,678	1,660	306	220	130	90	57	200	-	736	141	18
6.1% to 6.4%	23	23	22	1	1	-	-	-	-	-	-	-
6.5%	47	46	15	9	4	5	-	8	-	12	2	1
6.6% to 6.9%	2	2	1	1	1	-	-	-	-	-	-	-
7.0%	354	353	127	43	21	22	3	15	-	124	41	1
7.1% to 7.4%	2	2	1	1	1	-	-	-	-	-	-	-
7.5%	35	35	28	3	2	1	-	2	-	-	2	-
7.6% to 7.9%	393	388	88	133	87	46	-	17	-	106	44	5
8.0% and over	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.48	5.47	6.25	6.03	6.03	6.03	5.22	5.32	4.50	5.85	5.59	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	5,126	5,088	732	608	379	229	196	235	1,682	1,096	489	38
Real estate taxes included in payment	1,190	1,181	142	167	103	59	56	54	471	115	176	9
Monthly	1,128	1,119	186	162	107	55	52	50	451	102	166	9
Quarterly	4	4	-	-	-	-	-	1	-	2	1	-
Semiannual	13	13	1	1	-	1	3	3	-	3	2	-
Annual	11	11	1	3	1	2	-	-	-	5	2	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	38	38	4	1	-	1	1	-	20	2	5	-
Real estate taxes not included in payment	3,853	3,826	589	427	262	165	138	228	1,187	960	299	27
Monthly	3,860	3,341	539	362	226	136	108	145	1,161	773	253	19
Quarterly	27	27	2	1	-	1	3	4	2	13	2	-
Semiannual	235	232	28	31	17	14	22	62	6	65	18	3
Annual	149	147	4	25	16	9	3	14	-	81	20	2
Other	24	24	5	3	2	1	2	1	1	11	1	-
Not reporting frequency of payment	58	55	9	5	1	4	-	2	17	17	5	3
Not reporting tax payment requirements	83	81	3	14	9	5	2	3	24	21	14	2
Monthly	63	61	2	11	9	2	-	1	22	13	12	2
Quarterly	1	1	-	-	-	-	-	-	-	-	-	-
Semiannual	5	5	1	-	-	-	2	-	-	2	-	-
Annual	4	4	-	1	-	1	-	1	-	1	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	9	9	-	2	-	2	-	-	2	4	1	-
No principal payments required	511	502	28	74	36	33	25	64	22	251	38	9
Monthly	126	123	14	21	8	13	-	2	18	59	9	3
Quarterly	5	5	-	1	-	1	-	-	-	3	1	-
Semiannual	212	211	10	31	18	13	17	48	-	87	18	1
Annual	131	126	2	14	6	8	6	12	2	81	9	5
Other	13	13	1	4	2	2	1	1	1	5	1	-
Not reporting frequency of payment	24	24	1	3	2	1	1	1	2	16	-	-
Not reporting principal payment requirements	210	115	6	16	13	3	2	6	17	38	30	95
Monthly	41	35	2	6	5	1	1	-	11	6	9	6
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	9	9	-	1	1	-	1	4	-	3	-	-
Annual	13	12	1	3	3	-	-	-	-	3	5	1
Other	7	7	1	1	1	-	-	-	-	5	-	-
Not reporting frequency of payment	140	52	2	5	3	2	-	2	6	21	16	88
No regular payments required	394	390	32	57	37	20	11	34	5	212	39	4

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940  
[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	5,542	1,079	3,468	465	510	Reporting interest rate	5,836	1,141	3,714	490	491
Under \$500	957	84	647	82	144	Under 4.0%	23	2	13	4	4
\$500 to \$999	1,110	157	721	112	120	4.0%	113	15	79	6	13
\$1,000 to \$1,499	1,015	177	657	84	97	4.1% to 4.4%	6	2	3	1	-
\$1,500 to \$1,999	757	157	492	65	43	4.5%	1,986	582	1,309	37	58
\$2,000 to \$2,499	570	130	355	45	40	4.6% to 4.9%	-	-	-	-	-
\$2,500 to \$2,999	399	115	227	33	24	5.0%	945	213	538	105	84
\$3,000 to \$3,999	448	155	246	28	18	5.1% to 5.4%	2	1	1	-	-
\$4,000 to \$4,999	173	69	92	6	6	5.5%	226	70	124	22	10
\$5,000 to \$5,999	78	26	36	5	11	5.6% to 5.9%	1	1	-	-	-
\$6,000 to \$7,499	25	7	11	3	4	6.0%	1,678	163	1,080	222	213
\$7,500 to \$9,999	8	1	4	1	2	6.1% to 6.4%	23	1	22	-	-
\$10,000 to \$14,999	1	1	-	-	-	6.5%	47	8	29	3	7
\$15,000 to \$19,999	1	-	-	-	-	6.6% to 6.9%	2	-	2	-	-
\$20,000 and over	-	-	-	-	-	7.0%	354	39	217	45	53
						7.1% to 7.4%	2	-	1	-	1
						7.5%	35	8	25	2	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	393	31	271	43	48
						Average interest rate — (percent)	5.48	5.09	5.50	5.90	5.91

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	4,370	3,977	941	2,994	42	393
Total first mortgage outstanding debt (dollars)	6,731,900	6,174,900	1,870,600	4,253,200	51,100	556,900
Total annual mortgage payment (dollars)	1,127,590	1,088,389	307,462	770,345	10,582	39,201
Average first mortgage outstanding debt (dollars)	1,540	1,553	1,988	1,421	-	1,417
Average value of property (dollars)	3,038	3,014	3,428	2,889	-	3,283
Average annual estimated rental value (dollars)	332	330	372	317	-	352
Average annual mortgage payment (dollars)	258	274	427	257	-	100
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	17.6	16.4	18.1	-	7.0
Value of property	8.5	9.1	9.5	8.9	-	3.0
Estimated annual rental value	77.7	82.9	87.8	81.2	-	28.3
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	3,791	3,690	922	2,729	39	101
Average first mortgage outstanding debt (dollars)	1,557	1,571	2,002	1,430	-	1,054
Average value of property (dollars)	2,967	2,992	3,441	2,845	-	2,066
Average annual estimated rental value (dollars)	325	323	374	313	-	235
Average annual mortgage payment (dollars)	275	279	329	263	-	123
Percent which annual mortgage payment represents of—						
First mortgage debt	17.7	17.8	16.4	18.4	-	12.1
Value of property	9.3	9.3	9.6	9.2	-	6.2
Estimated annual rental value	84.6	85.2	88.0	84.1	-	54.4
Monthly mortgage payment—						
Under \$10	587	453	76	373	4	74
\$10 to \$14	621	608	86	511	11	13
\$15 to \$19	577	593	108	480	5	4
\$20 to \$24	582	582	148	429	5	-
\$25 to \$29	560	555	143	406	7	4
\$30 to \$39	524	521	201	318	2	3
\$40 to \$49	203	202	92	107	3	1
\$50 to \$59	104	104	45	58	1	-
\$60 to \$74	33	33	13	20	-	-
\$75 to \$99	18	18	4	14	-	-
\$100 and over	22	20	6	13	1	2
Average monthly mortgage payment (dollars)	22.95	23.29	27.43	21.91	-	10.66
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	579	287	19	265	3	292
Average first mortgage outstanding debt (dollars)	1,431	1,317	-	1,325	-	1,542
Average value of property (dollars)	3,502	3,295	-	3,342	-	3,704
Average annual estimated rental value (dollars)	375	355	-	353	-	353
Average annual mortgage payment (dollars)	144	200	-	200	-	90
Percent which annual mortgage payment represents of—						
First mortgage debt	10.1	15.1	-	15.1	-	5.8
Value of property	4.1	6.1	-	6.0	-	2.4
Estimated annual rental value	38.5	56.0	-	55.1	-	22.9



HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	4,066	3,904	348	525	423	102	30	48	1,215	1,263	475	162
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,706	3,662	338	507	407	100	28	44	1,215	1,129	401	44
Average interest rate.....(percent)	5.58	5.53	6.81	6.55	6.62	6.77	-	-	4.50	5.88	5.60	-
Reporting debt and value	3,254	3,178	317	456	360	96	25	48	942	1,025	370	76
Percent distribution	-	100.0	10.0	14.3	11.3	3.0	0.8	1.4	29.6	32.3	11.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,254	3,178	317	456	360	96	25	48	942	1,025	370	76
First mortgage only	556	551	129	86	72	14	2	6	123	153	52	5
First and junior mortgage	32	27	5	5	4	1	-	1	10	6	-	5
With first mortgage; not reporting on junior mortgage	2,666	2,600	183	365	284	81	23	36	809	866	318	66
1-family properties	3,043	2,972	282	427	334	93	21	40	893	963	346	71
First mortgage only	500	495	108	79	65	14	2	5	115	140	46	5
First and junior mortgage	23	23	4	3	3	-	-	1	9	6	-	5
With first mortgage; not reporting on junior mortgage	2,515	2,454	170	345	266	79	19	34	769	817	300	61
2- to 4-family properties	211	206	35	29	26	3	4	3	49	62	24	5
First mortgage only	56	56	21	7	7	-	-	1	8	13	5	-
First and junior mortgage	4	4	1	2	1	-	-	-	1	-	-	-
With first mortgage; not reporting on junior mortgage	151	146	13	20	18	2	4	2	40	49	18	5
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,254	3,178	317	456	360	96	25	48	942	1,025	370	76
Value of property.....(dollars)	6,478,800	6,315,000	837,800	1,004,100	766,700	237,400	81,100	100,400	1,958,700	1,672,000	665,900	163,800
Average value.....(dollars)	1,991	1,987	2,643	2,202	2,130	-	-	-	2,074	1,631	1,800	-
Debt on first and junior mortgages.....(dollars)	3,048,200	2,964,500	374,700	420,600	358,800	61,800	39,900	40,500	999,300	789,500	300,000	83,700
Percent of value of property	47.0	46.9	44.7	41.9	46.3	-	-	-	51.1	47.2	45.1	-
Average debt.....(dollars)	937	933	1,182	922	997	-	-	-	1,061	770	811	-
Debt on first mortgages.....(dollars)	3,034,100	2,953,100	371,600	419,700	358,200	61,500	39,900	40,100	994,700	787,100	300,000	81,000
Percent distribution	-	100.0	12.6	14.2	12.1	2.1	1.4	1.4	33.7	26.7	10.2	-
Percent of value of property	46.8	46.8	44.4	41.8	46.7	-	-	-	50.9	47.1	45.1	-
Average debt.....(dollars)	932	929	1,172	920	995	-	-	-	1,056	768	811	-
1-family properties	3,043	2,972	282	427	334	93	21	40	893	963	346	71
Value of property.....(dollars)	5,873,900	5,723,100	700,700	918,000	685,600	232,400	71,600	83,700	1,810,600	1,515,500	623,000	150,300
Average value.....(dollars)	1,930	1,926	2,485	2,150	2,053	-	-	-	2,028	1,574	1,801	-
Debt on first and junior mortgages.....(dollars)	2,778,600	2,700,600	312,400	379,600	320,100	59,500	34,300	39,500	932,900	716,100	285,800	78,000
Percent of value of property	47.3	47.2	44.6	41.4	46.7	-	-	-	51.5	47.3	45.9	-
Average debt.....(dollars)	913	909	1,108	889	958	-	-	-	1,045	744	826	-
Debt on first mortgages.....(dollars)	2,756,100	2,690,800	309,800	379,300	319,800	59,500	34,300	39,100	928,800	713,700	285,800	75,300
Percent of value of property	47.1	47.0	44.2	41.3	46.6	-	-	-	51.3	47.1	45.9	-
Average debt.....(dollars)	909	905	1,099	888	957	-	-	-	1,040	741	826	-
2- to 4-family properties	211	206	35	29	26	3	4	3	49	62	24	5
Value of property.....(dollars)	604,900	591,900	137,100	86,100	81,100	5,000	9,500	16,700	143,100	156,500	42,900	13,000
Average value.....(dollars)	2,867	2,873	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars)	269,600	263,900	62,300	41,000	38,700	2,300	5,600	1,000	66,400	73,400	14,200	5,700
Percent of value of property	44.6	44.6	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars)	1,278	1,281	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars)	268,000	262,800	61,800	40,400	38,400	2,000	5,600	1,000	65,900	73,400	14,200	5,700
Percent of value of property	44.3	44.3	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars)	1,270	1,278	-	-	-	-	-	-	-	-	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	3,822	3,665	311	492	393	99	26	45	1,150	1,196	445	157
RACE OF OCCUPANTS												
White	3,805	3,649	310	491	392	99	25	45	1,144	1,191	443	156
Negro	3	3	1	1	1	-	-	-	1	-	-	-
Other nonwhite	14	13	-	-	-	-	1	-	5	5	2	1
YEAR BUILT												
Reporting year built	3,780	3,630	308	487	388	99	25	45	1,139	1,184	442	150
1930 to 1940	653	635	91	130	106	24	3	22	79	217	93	18
1920 to 1929	717	684	63	86	69	17	4	5	246	204	76	33
1910 to 1919	1,059	1,011	88	109	89	20	13	8	356	323	114	48
1900 to 1909	844	810	37	95	67	28	4	8	299	275	92	34
1880 to 1899	498	481	29	62	52	10	1	2	157	163	67	17
1879 or earlier	9	9	-	5	5	-	-	-	2	2	-	-

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	3,822	3,665	311	492	393	99	26	45	1,150	1,196	445	157
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	3,047	2,975	280	427	334	93	21	40	895	963	349	72
Under \$500.....	1,059	1,036	55	177	128	49	4	12	186	441	161	23
\$500 to \$999.....	839	820	76	107	84	23	3	11	301	248	74	19
\$1,000 to \$1,499.....	537	524	72	58	45	13	4	7	193	137	53	13
\$1,500 to \$1,999.....	285	281	42	31	28	3	3	4	121	54	26	4
\$2,000 to \$2,499.....	147	139	15	20	19	1	2	4	45	44	9	8
\$2,500 to \$2,999.....	80	80	12	14	12	2	2	2	27	12	13	3
\$3,000 to \$3,999.....	69	66	6	11	9	2	2	2	18	18	9	3
\$4,000 to \$4,999.....	21	20	1	6	6	-	1	-	3	7	2	1
\$5,000 to \$5,999.....	6	6	1	2	2	-	-	-	1	2	-	-
\$6,000 to \$7,499.....	-	-	-	-	-	-	-	-	-	-	-	-
\$7,500 to \$9,999.....	2	1	-	1	1	-	-	-	-	-	-	1
\$10,000 to \$14,999.....	1	1	-	-	-	-	-	-	-	-	1	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	1	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,465	3,426	301	474	377	97	24	41	1,150	1,062	374	39
Under 4.0%.....	55	53	-	3	2	1	-	1	-	38	11	2
4.0%.....	111	110	5	6	3	3	-	2	-	68	29	1
4.1% to 4.4%.....	1	1	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,246	1,237	7	29	28	1	8	2	1,150	20	21	9
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	551	545	49	69	57	12	7	15	-	265	140	6
5.1% to 5.4%.....	3	3	-	1	1	-	-	-	-	1	1	-
5.5%.....	47	46	2	11	8	3	2	-	-	15	16	1
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	710	704	45	117	92	25	5	15	-	429	92	6
6.1% to 6.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.5%.....	9	8	4	2	-	2	-	-	-	2	-	1
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	198	193	68	42	33	9	-	-	-	68	15	5
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	7	6	3	-	-	-	-	-	-	2	1	1
7.6% to 7.9%.....	6	5	5	-	-	-	-	-	-	-	-	1
8.0% and over.....	520	514	111	194	153	41	2	6	-	154	47	6
Average interest rate..... (percent)	5.57	5.57	6.82	6.65	6.63	-	-	-	4.50	5.86	5.62	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,881	2,838	298	363	289	74	22	39	1,087	698	331	43
Real estate taxes included in payment.....	661	652	66	73	61	12	11	6	342	82	72	9
Monthly.....	611	602	65	65	57	8	11	4	334	65	58	9
Quarterly.....	2	2	-	1	-	1	-	-	1	-	-	-
Semiannual.....	7	7	-	4	2	2	-	-	-	3	-	-
Annual.....	27	27	1	2	1	1	-	2	1	10	11	-
Other.....	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	13	13	-	1	1	-	-	-	6	4	2	-
Real estate taxes not included in payment.....	2,089	2,062	220	282	220	62	10	33	695	583	239	27
Monthly.....	1,668	1,646	214	199	157	42	7	23	673	393	137	22
Quarterly.....	24	24	1	3	-	3	-	1	3	15	1	-
Semiannual.....	66	66	2	15	15	2	1	6	2	27	13	-
Annual.....	272	270	2	56	43	13	2	3	2	122	83	2
Other.....	16	14	-	2	1	1	-	-	-	10	2	2
Not reporting frequency of payment.....	43	42	1	7	4	3	-	-	15	16	3	1
Not reporting tax payment requirements.....	131	124	12	8	8	-	1	-	50	33	20	7
Monthly.....	101	97	12	6	6	-	1	-	47	21	10	4
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	2	2	-	-	-	-	-	-	-	2	-	-
Annual.....	23	20	-	2	2	-	-	-	-	9	9	3
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	4	4	-	-	-	-	-	-	3	-	1	-
No principal payments required.....	286	282	4	44	33	11	3	4	23	172	32	4
Monthly.....	84	82	4	9	7	2	2	2	21	38	6	2
Quarterly.....	3	3	-	1	1	-	-	-	-	2	-	-
Semiannual.....	84	83	-	9	4	5	-	1	-	21	2	1
Annual.....	130	129	-	16	15	1	1	1	1	91	19	1
Other.....	22	22	-	6	4	2	-	-	1	15	-	-
Not reporting frequency of payment.....	13	13	-	3	2	1	-	-	-	5	5	-
Not reporting principal payment requirements.....	278	175	6	20	17	3	-	-	37	79	38	103
Monthly.....	65	53	4	4	4	-	-	-	24	11	10	12
Quarterly.....	3	3	-	1	1	-	-	-	-	2	-	-
Semiannual.....	6	4	-	1	1	-	-	-	1	2	-	2
Annual.....	39	37	-	5	3	2	-	-	1	23	8	2
Other.....	10	10	1	1	1	-	-	-	-	7	1	-
Not reporting frequency of payment.....	155	68	1	8	7	1	-	-	11	34	14	87
No regular payments required.....	377	370	3	65	54	11	1	2	3	247	49	7

HOUSING—NONFARM MORTGAGES

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	3,047	520	1,729	222	576	Reporting interest rate	3,465	643	1,974	266	582
Under \$500	1,059	100	680	83	246	Under 4.0%	55	2	36	5	12
\$500 to \$999	839	147	479	66	147	4.0%	111	13	67	9	22
\$1,000 to \$1,499	537	99	313	36	89	4.1% to 4.4%	1	-	1	-	-
\$1,500 to \$1,999	285	81	147	20	37	4.5%	1,246	390	732	25	99
\$2,000 to \$2,499	147	40	72	9	26	4.6% to 4.9%	-	-	-	-	-
\$2,500 to \$2,999	80	21	49	2	8	5.0%	551	77	308	58	113
\$3,000 to \$3,999	69	25	26	4	14	5.1% to 5.4%	3	1	1	1	-
\$4,000 to \$4,999	21	6	9	1	5	5.5% to 5.9%	47	11	26	2	8
\$5,000 to \$5,999	6	1	4	-	1	6.0%	-	-	-	-	-
\$5,000 to \$7,499	-	-	-	-	-	6.1% to 6.4%	710	54	378	98	180
						6.5%	1	-	1	-	-
\$7,500 to \$9,999	2	-	-	-	2	6.6% to 6.9%	9	2	5	1	1
\$10,000 to \$14,999	1	-	-	1	-	7.0%	198	23	122	19	34
\$15,000 to \$19,999	1	-	-	-	1	7.1% to 7.4%	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	7.5%	7	1	3	-	3
						7.6% to 7.9%	6	1	4	1	1
						8.0% and over	520	68	295	48	109
						Average interest rate — (percent)	5.57	5.21	5.56	5.99	5.89

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,089	1,908	434	1,401	73	181
Total first mortgage outstanding debt (dollars)	1,935,700	1,785,300	523,100	1,202,200	60,000	150,400
Total annual mortgage payment (dollars)	375,434	363,527	93,627	266,327	13,573	11,907
Average first mortgage outstanding debt (dollars)	927	936	1,205	858	-	831
Average value of property (dollars)	1,990	1,962	2,158	1,911	-	2,290
Average annual estimated rental value (dollars)	203	204	217	201	-	192
Average annual mortgage payment (dollars)	180	191	215	183	-	66
Percent which annual mortgage payment represents of—						
First mortgage debt	19.4	20.4	17.9	21.3	-	7.9
Value of property	9.0	9.7	10.0	9.6	-	2.9
Estimated annual rental value	88.7	93.5	99.4	91.1	-	34.2
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	1,749	1,691	415	1,216	60	58
Average first mortgage outstanding debt (dollars)	965	971	1,245	865	-	-
Average value of property (dollars)	2,001	2,011	2,205	1,955	-	-
Average annual estimated rental value (dollars)	208	209	221	205	-	-
Average annual mortgage payment (dollars)	195	199	220	192	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	20.2	20.5	17.7	21.7	-	-
Value of property	9.7	9.9	10.0	9.8	-	-
Estimated annual rental value	93.7	95.1	99.4	93.2	-	-
Monthly mortgage payment—						
Under \$10	473	430	88	320	22	43
\$10 to \$14	409	404	88	304	12	5
\$15 to \$19	286	281	61	208	12	5
\$20 to \$24	222	221	69	151	1	1
\$25 to \$29	171	170	50	115	5	1
\$30 to \$39	119	117	38	76	3	2
\$40 to \$49	34	34	14	17	3	-
\$50 to \$59	27	26	6	19	1	1
\$60 to \$74	3	3	1	2	-	-
\$75 to \$99	2	2	-	1	1	-
\$100 and over	3	3	-	3	-	-
Average monthly mortgage payment (dollars)	16.25	16.56	18.32	16.00	-	-
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	340	217	19	185	13	123
Average first mortgage outstanding debt (dollars)	727	658	-	679	-	849
Average value of property (dollars)	1,934	1,575	-	1,613	-	2,568
Average annual estimated rental value (dollars)	175	152	-	166	-	198
Average annual mortgage payment (dollars)	101	126	-	124	-	56
Percent which annual mortgage payment represents of—						
First mortgage debt	13.9	19.2	-	18.2	-	6.6
Value of property	5.2	8.0	-	7.7	-	2.2
Estimated annual rental value	57.6	78.0	-	74.4	-	28.1

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	1-FAMILY MORTGAGED PROPERTIES																	
	All 1- to 4-family mortgaged properties	Value of property			Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								Av. interest rate—first mtg. (%)		
		Total	Report- ing debt and value	Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC		Indi- vidual	Other
THE STATE.....	11,084	10,068	8,588	22,992,200	2,679	11,298,700	1,316	49.1	9,760	1,109	858	389	260	434	2,876	2,798	1,041	5.51
Urban.....	7,018	6,241	5,540	17,118,300	3,090	8,520,100	1,588	49.8	6,095	798	465	290	234	389	1,726	1,597	596	5.48
Rural-nonfarm.....	4,066	3,822	3,048	5,878,900	1,990	2,778,600	913	47.3	3,665	311	393	99	26	45	1,150	1,196	445	5.57
ARMSTRONG COUNTY <sup>1</sup> .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AURORA COUNTY.....	19	18	10	15,800	-	8,400	-	-	17	-	2	-	-	-	8	5	2	-
BEADLE COUNTY.....	551	512	451	1,208,800	2,680	645,700	1,432	53.4	500	18	35	10	6	9	241	125	56	5.12
Huron.....	522	483	439	1,193,300	2,718	634,400	1,445	53.2	473	18	33	7	6	9	230	115	55	5.11
Rural-nonfarm.....	29	29	12	15,500	-	11,300	-	-	27	-	2	3	-	-	11	10	1	-
KENNETT COUNTY.....	14	12	12	18,100	-	7,300	-	-	12	1	1	1	-	-	1	8	-	-
BON HOMME COUNTY.....	94	77	64	99,200	1,550	51,600	806	52.0	72	-	6	3	-	-	26	26	11	5.42
BROOKINGS COUNTY.....	347	310	289	914,200	3,163	403,400	1,396	44.1	306	142	18	11	1	1	62	58	13	5.57
Brookings city.....	292	255	244	825,800	3,384	362,000	1,484	43.8	252	142	11	9	1	1	47	34	7	5.62
Rural-nonfarm.....	55	55	45	88,400	1,964	41,400	920	46.8	54	-	7	2	-	-	15	24	6	5.32
BROWN COUNTY.....	839	744	684	2,114,500	3,091	1,057,000	1,545	50.0	723	81	20	31	14	69	267	194	47	5.33
Aberdeen.....	751	658	622	1,981,300	3,185	1,002,400	1,612	50.6	641	73	12	26	13	69	236	173	39	5.32
Rural-nonfarm.....	88	86	62	133,200	2,148	54,600	881	41.0	82	8	8	5	1	-	31	21	8	5.40
BRULE COUNTY.....	60	55	43	97,300	2,263	49,700	1,156	51.1	53	5	4	3	-	1	14	22	4	5.35
BUFFALO COUNTY.....	3	3	1	1,000	-	900	-	-	3	-	1	-	-	-	1	-	1	-
BUTTE COUNTY.....	159	138	118	334,400	2,834	169,600	1,437	50.7	133	40	34	1	-	1	10	31	16	6.19
CAMPBELL COUNTY.....	14	14	13	12,400	-	8,100	-	-	14	-	-	-	-	-	7	4	3	-
CHARLES MIX COUNTY.....	58	58	37	57,500	1,554	35,000	946	60.9	56	-	-	-	2	-	34	13	7	4.91
CLARK COUNTY.....	44	43	28	54,500	1,946	28,800	1,029	52.8	38	-	4	-	-	1	15	16	2	5.21
CLAY COUNTY.....	131	122	96	317,400	3,306	159,300	1,659	50.2	122	2	9	3	2	-	47	44	15	5.02
Vermillion.....	114	106	83	301,400	3,631	151,900	1,830	50.4	106	2	9	2	2	-	42	37	12	4.99
Rural-nonfarm.....	17	16	13	7,400	-	7,400	-	-	16	-	-	1	-	-	5	7	3	-
CODINGTON COUNTY.....	405	388	335	825,500	2,464	419,600	1,253	50.8	377	24	34	20	8	14	129	103	45	5.34
Watertown.....	361	344	301	779,900	2,591	399,100	1,325	51.2	337	24	31	19	7	14	114	92	36	5.29
Rural-nonfarm.....	44	44	34	45,600	1,841	20,500	603	45.0	40	-	3	1	1	-	15	11	9	5.76
CORSON COUNTY.....	33	31	18	29,900	-	15,400	-	-	28	-	2	-	-	-	9	7	10	5.86
CUSTER COUNTY.....	89	83	79	133,600	1,691	60,300	763	45.1	79	4	22	-	-	4	16	22	11	6.20
DAVISON COUNTY.....	424	388	340	960,300	2,824	471,600	1,387	49.1	381	17	25	8	5	11	158	127	30	5.26
Mitchell.....	408	372	324	938,000	2,895	459,000	1,417	48.9	365	17	25	8	5	11	150	119	30	5.26
Rural-nonfarm.....	16	16	16	22,300	-	12,600	-	-	16	-	-	-	-	-	8	8	-	-
DAY COUNTY.....	188	165	154	297,900	1,934	130,500	847	43.8	162	41	18	1	-	2	52	36	12	5.94
DEUEL COUNTY.....	82	74	60	98,500	1,642	46,200	770	46.9	68	9	10	1	-	-	21	18	9	5.39
DEWEY COUNTY.....	29	28	18	26,300	-	12,300	-	-	26	-	1	-	-	-	16	5	4	5.26
DOUGLAS COUNTY.....	47	47	40	72,000	1,800	33,100	828	46.0	47	-	-	-	1	-	25	17	4	5.02
EDMONDS COUNTY.....	77	73	68	102,000	1,500	53,800	791	52.7	71	-	10	2	1	-	26	27	5	5.78
FALL RIVER COUNTY.....	162	154	129	297,200	2,304	124,700	967	42.0	150	24	16	3	-	-	45	54	8	5.76
Hot Springs.....	127	119	112	271,400	2,423	113,300	1,012	41.7	119	24	14	3	-	-	35	38	5	5.78
Rural-nonfarm.....	35	35	17	25,800	-	11,400	-	-	31	-	2	-	-	-	10	16	3	5.66
FAULK COUNTY.....	31	29	22	32,400	-	18,000	-	-	29	-	1	-	-	-	15	9	4	5.09
GRANT COUNTY.....	163	154	137	354,700	2,589	169,300	1,236	47.7	146	7	21	-	1	-	34	75	8	5.32
Milbank.....	107	98	94	280,400	2,770	124,000	1,319	47.6	93	5	11	-	-	-	29	46	2	5.30
Rural-nonfarm.....	56	56	43	94,300	2,193	45,300	1,053	48.0	53	2	10	-	1	-	5	29	6	5.38
GREGORY COUNTY.....	82	75	65	108,900	1,675	54,400	837	50.0	68	6	2	-	-	1	33	12	14	4.91
HAakon COUNTY.....	35	34	34	62,900	1,850	24,000	706	38.2	34	5	-	3	-	-	7	13	6	5.98
HALLIN COUNTY.....	68	65	33	52,700	1,597	21,000	636	39.3	63	3	6	3	3	-	20	14	14	5.72
HAND COUNTY.....	64	62	56	121,900	2,177	53,200	950	43.6	60	4	6	-	-	-	28	13	9	5.42
HANSON COUNTY.....	20	19	15	22,700	-	14,700	-	-	19	3	3	-	-	-	5	8	-	-
HARDING COUNTY.....	19	19	17	19,900	-	8,500	-	-	17	-	-	9	-	-	3	4	1	-
HUGHES COUNTY.....	132	119	103	389,500	3,782	180,100	1,749	46.2	114	10	8	7	1	5	39	35	9	5.41
Pierre.....	122	109	95	379,300	3,993	172,900	1,820	45.6	104	10	8	7	1	5	32	38	8	5.50
Rural-nonfarm.....	10	10	8	10,200	-	7,200	-	-	10	-	-	-	-	-	7	2	1	-
HUTCHINSON COUNTY.....	123	123	111	214,800	1,985	111,700	1,006	52.0	123	1	25	3	1	4	44	36	9	5.44

<sup>1</sup> Entirely rural-farm.

## HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)	
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
HYDE COUNTY.....	26	25	18	39,000	-	21,400	-	-	25	-	-	-	-	-	12	9	4	4.82	
JACKSON COUNTY.....	35	35	33	50,200	1,521	24,900	755	49.6	35	8	2	-	-	-	6	9	10	5.70	
JERARD COUNTY.....	78	75	59	64,500	1,093	49,600	841	76.9	71	-	-	1	1	3	35	26	5	4.83	
JONES COUNTY.....	41	39	34	34,600	1,016	11,500	338	33.2	37	-	-	1	-	-	10	18	8	5.40	
KINGSBURY COUNTY.....	122	112	76	149,800	1,971	70,800	932	47.3	108	5	9	-	-	-	39	39	16	5.18	
LAKE COUNTY.....	248	227	204	464,200	2,275	243,300	1,193	52.4	222	121	6	4	-	9	49	29	4	6.31	
Madison.....	218	198	190	445,300	2,344	232,500	1,224	52.2	194	112	5	4	-	9	38	24	2	6.37	
Rural-nonfarm.....	30	29	14	18,900	-	10,800	-	-	28	9	1	-	-	-	11	5	2	5.94	
LAWRENCE COUNTY.....	457	398	326	879,300	2,697	351,400	1,078	40.0	385	14	124	30	-	3	22	85	107	6.39	
Deadwood.....	106	85	68	205,300	3,019	87,800	1,291	42.8	81	5	28	12	-	-	8	15	13	6.33	
Lead.....	206	176	128	404,900	3,163	147,500	1,152	36.4	169	-	56	17	-	1	-	28	67	6.62	
Rural-nonfarm.....	145	137	130	269,100	2,070	116,100	893	43.1	135	9	40	1	-	2	14	42	27	6.12	
LINCOLN COUNTY.....	154	158	108	204,600	1,986	104,400	1,014	51.0	152	20	3	5	-	-	61	41	22	5.15	
Canton.....	89	89	46	94,600	2,057	46,700	1,015	49.4	87	12	-	3	-	-	43	23	6	4.98	
Rural-nonfarm.....	75	69	57	110,000	1,930	57,700	1,012	52.5	65	8	3	-	-	-	18	18	16	5.35	
LYMAN COUNTY.....	41	37	29	38,700	1,334	13,500	466	34.9	37	-	1	-	-	1	18	9	8	4.77	
MCCOOK COUNTY.....	99	93	75	129,600	1,728	59,200	789	45.7	90	3	5	7	-	1	29	35	10	5.46	
MCPHERSON COUNTY.....	64	63	23	42,900	-	20,000	-	-	61	-	2	-	1	-	25	20	13	5.28	
MARSHALL COUNTY.....	88	76	57	101,000	1,772	44,400	779	44.0	65	-	14	-	-	2	23	21	5	5.57	
MEADE COUNTY.....	113	89	21	58,600	-	27,200	-	-	87	4	7	5	-	1	18	27	25	5.68	
Sturgis.....	94	70	9	37,500	-	17,400	-	-	58	4	5	4	-	-	14	21	20	5.45	
Rural-nonfarm.....	19	19	12	21,100	-	9,800	-	-	19	-	2	1	-	1	4	6	5	-	
MELLETTE COUNTY.....	18	18	14	16,400	-	7,600	-	-	16	-	4	-	-	-	8	3	1	-	
MINER COUNTY.....	39	37	35	36,000	1,029	22,800	651	63.3	29	1	-	4	-	-	15	5	4	5.02	
MINNEHAHA COUNTY.....	2,737	2,425	2,250	7,455,300	3,313	3,781,100	1,680	50.7	2,369	178	121	144	198	277	538	690	223	5.38	
Sioux Falls.....	2,527	2,219	2,095	7,068,700	3,374	3,613,700	1,725	51.1	2,166	172	89	134	196	266	477	620	212	5.41	
Rural-nonfarm.....	210	206	155	386,600	2,494	167,400	1,080	43.3	203	6	32	10	2	11	61	70	11	5.15	
MOODY COUNTY.....	71	69	58	121,500	2,095	66,400	1,145	54.7	68	3	6	1	-	-	25	28	5	5.56	
PENNINGTON COUNTY.....	872	777	625	1,687,300	2,700	824,300	1,319	48.8	760	155	138	31	1	4	149	204	78	6.12	
Rapid City.....	625	553	433	1,216,600	2,810	608,100	1,404	50.0	544	111	105	25	1	3	126	116	57	6.00	
Rural-nonfarm.....	247	224	192	471,200	2,454	216,200	1,126	45.9	216	44	33	6	-	-	1	23	88	21	6.40
PERCINS COUNTY.....	68	63	59	146,700	2,486	66,900	1,134	45.6	60	29	2	-	1	1	12	15	-	6.67	
POTTER COUNTY.....	52	52	40	96,200	2,405	41,100	1,028	42.7	46	1	1	1	-	1	16	21	5	5.42	
ROBERTS COUNTY.....	143	134	121	205,900	1,702	92,000	760	44.7	131	-	20	2	-	2	50	45	12	5.08	
Sisseton.....	72	64	63	118,500	1,881	49,900	792	42.1	64	-	15	-	-	-	24	20	5	4.91	
Rural-nonfarm.....	71	70	58	87,400	1,507	42,100	725	48.2	67	-	5	2	-	2	26	25	7	5.25	
SANBORN COUNTY.....	35	35	7	12,900	-	4,900	-	-	34	2	1	-	-	-	12	15	4	5.33	
SHANNON COUNTY <sup>1</sup> .....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SPIRK COUNTY.....	93	87	74	146,000	1,973	80,800	1,092	55.3	38	22	4	-	1	-	27	21	8	5.68	
STANLEY COUNTY.....	8	8	6	8,400	-	3,100	-	-	8	3	-	-	-	-	-	3	2	-	-
SULLY COUNTY.....	27	24	3	7,400	-	2,900	-	-	24	-	2	-	-	-	16	6	-	-	
TODD COUNTY.....	13	9	2	2,000	-	800	-	-	9	-	-	-	-	-	-	6	3	-	-
TRIPP COUNTY.....	101	89	82	184,900	2,255	87,600	1,068	47.4	86	-	9	2	8	1	23	34	9	5.49	
TURNER COUNTY.....	138	131	111	246,100	2,217	97,400	877	39.6	126	8	4	17	1	2	48	30	16	5.34	
UNION COUNTY.....	113	108	92	211,400	2,298	87,800	954	41.5	104	14	3	1	-	1	29	39	17	5.23	
WALWORTH COUNTY.....	112	103	94	178,800	1,902	106,300	1,131	59.5	102	2	4	1	-	1	58	26	10	5.01	
Mobridge.....	83	79	77	160,700	2,087	97,100	1,261	60.4	79	-	1	1	-	1	49	18	9	4.90	
Rural-nonfarm.....	29	24	17	18,100	-	9,200	-	-	23	2	3	-	-	-	9	8	1	-	
WASHEBAUGH COUNTY <sup>1</sup> .....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WASHINGTON COUNTY.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
YANKTON COUNTY.....	244	213	157	478,300	3,046	225,000	1,433	47.0	202	69	17	9	2	1	38	49	17	5.55	
Yankton city.....	194	164	117	435,400	3,721	200,400	1,713	46.0	153	67	7	9	2	-	32	25	11	5.24	
Rural-nonfarm.....	50	49	40	42,900	1,073	24,600	615	57.3	49	2	10	-	-	1	6	24	6	6.60	
ZIEBACH COUNTY.....	15	15	13	23,700	-	10,100	-	-	14	-	4	-	-	-	6	4	-	-	-

<sup>1</sup> Detailed mortgage data not shown for areas containing fewer than three mortgaged units.

(Table 9 of the standard series is omitted as there are no tracted cities or cities of 100,000 or more in the State)

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)		
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual		Other	
THE STATE																			
TOTAL.....	11,084	10,068	8,588	22,992,200	2,679	11,298,700	1,816	49.1	9,760	1,109	858	389	260	434	2,876	2,798	1,041	5.51	
Inside secondary metropoli- tan district.....	12	12	11	16,500	-	9,000	-	-	12	-	-	-	-	1	4	5	2	-	
Outside secondary metropoli- tan district.....	11,072	10,051	8,572	22,975,700	2,680	11,289,700	1,817	49.1	9,748	1,109	858	389	260	433	2,872	2,788	1,039	5.51	
URBAN.....	7,018	6,241	5,540	17,118,300	3,090	8,520,100	1,538	49.8	6,095	798	465	290	234	389	1,726	1,597	596	5.48	
Inside secondary metropoli- tan district.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside secondary metropoli- tan district.....	7,018	6,241	5,540	17,118,300	3,090	8,520,100	1,538	49.8	6,095	798	465	290	234	389	1,726	1,597	596	5.48	
RURAL-NONFARM.....	4,066	3,822	3,043	5,873,900	1,930	2,778,600	913	47.3	3,665	311	393	99	26	45	1,150	1,196	445	5.57	
Inside secondary metropoli- tan district.....	12	12	11	16,500	-	9,000	-	-	12	-	-	-	-	1	4	5	2	-	
Outside secondary metropoli- tan district.....	4,054	3,810	3,032	5,857,400	1,932	2,769,600	913	47.3	3,653	311	393	99	26	44	1,146	1,191	443	5.57	
SECONDARY METROPOLITAN DISTRICT																			
SIOUX CITY, IOWA, DISTRICT (part in South Dakota).....	12	12	11	16,500	-	9,000	-	-	12	-	-	-	-	1	4	5	2	-	
Part of district in South Dakota includes following rural-nonfarm area:																			
In Union County.....	12	12	11	16,500	-	9,000	-	-	12	-	-	-	-	1	4	5	2	-	

# TENNESSEE

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### TABLES FOR THE STATE

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### TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

The statistics for the urban area and the rural-nonfarm area of the State outside the principal metropolitan districts, for the cities of 100,000 or more, and for the principal metropolitan districts are presented in a series of 7 standard tables corresponding to the first 7 tables for the State.

A single alphabetical order is followed in arranging the tables for cities and principal-metropolitan districts; hence

the tables for any principal metropolitan district will be found immediately after those for its largest central city.

Corresponding tables have the same number throughout, with all tables for a given area bearing a common prefix letter. Thus "A" has been assigned to tables for the State, "B" and "C" to tables for the urban and the rural-nonfarm areas outside the principal metropolitan districts, "D" to the tables for the first city (or metropolitan district) presented, etc.

Page references are shown above for the tables for the urban and the rural-nonfarm areas of the State outside the principal metropolitan districts. The standard table titles for the cities and principal metropolitan districts are shown below. The page on which each table is to be found for any given area is indicated in the tabular presentation with the prefix letter assigned to the tables for that area.

#### CITIES OF 100,000 OR MORE

Table 1.—Occupancy, tenure, and mortgage status of dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family properties, and value of 1-family properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
Table 3.—Holder of first mortgage on 1- to 4-family properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
Table 4.—Holder of first mortgage on 1-family properties, by race of occupants and year built: 1940.
Table 5.—Holder of first mortgage on 1-family properties, by outstanding debt, interest rate, and type of payments: 1940.
Table 6.—Outstanding debt and interest rate on first mortgages on 1-family properties, by type of required payments: 1940.
Table 7.—Payments on first mortgages on 1-family properties in relation to debt, value, and estimated rental, by type of required payments: 1940.

#### PRINCIPAL METROPOLITAN DISTRICTS

Table 1.—Occupancy, tenure, and mortgage status of urban and rural-nonfarm dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family nonfarm properties, and value of 1-family nonfarm properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
Table 3.—Holder of first mortgage on 1- to 4-family nonfarm properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
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Knoxville.....	F	385	386	387	388	Knoxville.....	G	389	390	391	392
Memphis.....	H	393	394	395	396	Memphis.....	I	397	398	399	400
Nashville.....	J	401	402	403	404	Nashville.....	K	405	406	407	408

Table A-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	441,886	428,253	161,914	37.8	266,339	11,810	1,623	147,458	49,954	33.9	97,524
1930: Private families reporting tenure	-	335,167	138,969	41.7	194,198	-	-	-	-	-	-
1920: All families reporting tenure	-	249,319	95,583	38.3	153,736	-	-	93,203	21,779	23.4	71,424
Dwelling units: 1940	441,886	428,253	161,914	37.8	266,339	11,810	1,623	147,458	49,954	33.9	97,524
Urban	283,649	276,056	92,385	33.5	183,671	7,216	377	87,270	33,768	38.7	53,502
Rural-nonfarm	158,037	152,197	69,529	45.7	82,668	4,594	1,246	60,188	16,186	26.9	44,022
COLOR OF OCCUPANTS											
White	-	332,318	136,622	41.1	195,696	-	-	124,320	44,363	35.7	79,957
Nonwhite	-	95,935	25,292	26.4	70,643	-	-	23,138	5,571	24.1	17,567
TYPE OF STRUCTURE											
1-family	301,712	292,623	142,712	48.8	149,911	7,689	1,420	129,961	43,855	33.7	86,106
Other	139,974	135,630	19,202	14.2	116,428	4,141	203	17,497	6,079	34.7	11,418
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	297,494	298,743	140,796	48.8	147,947	7,437	1,314	129,477	43,718	33.8	85,759
Under \$5	51,583	49,479	18,627	37.6	30,852	1,668	236	14,881	1,505	10.1	13,378
\$5 to \$9	67,592	65,248	22,474	34.4	42,774	1,864	290	20,015	3,962	19.8	16,053
\$10 to \$14	52,955	51,745	20,183	39.0	31,562	990	220	18,588	5,227	28.1	13,361
\$15 to \$19	31,490	30,703	15,269	49.7	15,434	688	99	14,380	4,894	34.0	9,486
\$20 to \$24	22,219	21,586	12,652	58.6	8,934	515	118	11,969	4,450	37.2	7,519
\$25 to \$29	18,725	18,154	11,502	63.4	6,652	473	98	11,000	4,570	41.5	6,430
\$30 to \$39	23,829	22,885	16,227	71.0	6,658	556	105	15,587	7,488	48.0	8,099
\$40 to \$49	12,956	12,585	9,676	76.9	2,909	309	62	9,363	4,995	53.3	4,368
\$50 to \$59	7,292	7,106	5,843	82.2	1,263	155	31	5,653	2,878	50.9	2,775
\$60 to \$74	4,511	4,387	3,804	86.7	583	98	26	3,677	1,921	52.2	1,756
\$75 to \$99	2,588	2,485	2,231	89.8	254	87	16	2,154	1,030	47.8	1,124
\$100 and over	2,457	2,400	2,308	96.2	92	34	23	2,210	800	36.2	1,410
Median monthly rent (dollars)	12.33	12.36	17.48	-	9.56	10.44	12.70	18.41	26.49	-	14.55

Table A-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	49,954	44,801	5,993	4,766	4,646	3,927	3,840	7,246	4,946	3,414	2,923	1,503	971	354	198	94	5,133
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	47,168	42,204	5,429	4,428	4,547	3,681	3,659	6,931	4,743	3,270	2,799	1,436	917	314	188	52	4,964
Average interest rate (%)	5.52	5.52	5.93	5.72	5.86	5.55	5.53	5.44	5.34	5.29	5.28	5.24	5.16	5.07	5.11	-	5.53
HOLDER OF FIRST MORTGAGE																	
Reporting holder	48,405	43,375	5,750	4,615	4,520	3,821	3,722	7,047	4,791	3,502	2,831	1,459	956	319	187	75	5,032
Building and loan association	5,618	5,247	412	687	710	650	534	887	555	363	260	118	60	19	6	6	571
Commercial bank	5,820	5,113	640	540	554	452	482	807	504	396	332	191	133	55	25	22	707
Savings bank	2,346	2,112	274	246	254	212	209	384	215	158	105	44	20	6	3	2	254
Life insurance company	5,245	4,701	33	47	92	140	211	868	906	697	701	431	345	137	95	-	544
Mortgage company	4,355	3,994	289	277	284	244	268	775	671	410	397	151	81	29	15	3	441
Home Owners' Loan Corporation	8,001	6,990	424	649	812	788	783	1,323	832	547	432	114	38	16	11	1	1,011
Individual	11,241	10,207	3,098	1,651	1,309	876	757	1,055	505	354	294	157	113	22	13	25	1,054
Other	5,599	5,109	580	538	525	479	478	948	603	397	310	144	70	15	16	6	490
Reporting debt and value	45,597	40,828	5,215	4,249	4,175	3,513	3,546	6,782	4,842	3,186	2,714	1,403	909	306	185	-	4,771
JUNIOR MORTGAGE																	
First mortgage only	9,514	8,629	963	876	1,004	806	845	1,491	900	611	523	277	214	72	47	-	885
First and junior mortgage	727	617	32	37	65	51	81	135	71	49	47	28	15	3	5	-	110
With 1st mtg.; not rptg. on junior	35,356	31,580	4,218	3,336	3,104	2,661	2,620	5,156	3,671	2,528	2,144	1,100	680	231	133	-	3,776
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	18,075	16,651	5,147	3,674	2,722	1,604	1,183	1,514	604	231	97	45	22	7	1	-	1,424
\$1,000 to \$1,499	6,801	5,927	66	548	1,149	1,024	955	1,239	500	258	150	40	31	2	5	-	874
\$1,500 to \$1,999	4,851	4,219	-	27	283	888	794	1,242	613	355	184	58	27	6	2	-	632
\$2,000 to \$2,499	4,051	3,523	-	-	19	189	484	1,181	689	480	306	117	51	4	3	-	528
\$2,500 to \$2,999	3,165	2,788	-	-	-	33	134	1,061	716	401	288	89	38	5	3	-	577
\$3,000 to \$3,999	4,477	4,025	-	-	-	-	16	716	1,274	882	728	277	105	22	7	-	452
\$4,000 to \$4,999	2,035	1,818	-	-	-	-	-	9	236	555	582	272	138	21	5	-	217
\$5,000 to \$5,999	995	871	-	-	-	-	-	-	10	61	355	255	153	45	14	-	124
\$6,000 to \$7,499	611	540	-	-	-	-	-	-	3	62	218	180	56	21	-	-	71
\$7,500 to \$9,999	324	282	-	-	-	-	-	-	-	2	30	141	79	30	-	-	42
\$10,000 to \$14,999	184	145	-	-	-	-	-	-	-	-	2	25	58	60	-	-	19
\$15,000 to \$19,999	34	27	-	-	-	-	-	-	-	-	-	-	3	24	-	-	7
\$20,000 and over	14	10	-	-	-	-	-	-	-	-	-	-	-	10	-	-	4
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	157,495	137,892	2,948	4,728	6,895	7,228	9,063	22,197	19,663	18,351	17,291	11,351	10,071	4,846	5,460	-	19,605
Average value (dollars)	3,454	3,378	568	1,113	1,604	2,055	2,556	3,273	4,236	5,132	6,371	8,091	11,079	15,835	29,515	-	4,108
Debt on first and jr. mtgs. (thous.)	79,404	70,243	1,513	2,394	3,253	3,555	4,465	12,068	10,977	8,666	8,946	5,710	4,679	2,110	1,806	-	9,181
Percent of value of property	50.4	50.9	51.3	50.6	48.8	50.6	49.3	54.4	55.8	55.0	51.7	50.3	46.5	43.6	33.1	-	46.7
Average debt (dollars)	1,741	1,721	290	563	780	1,039	1,259	1,779	2,365	2,720	3,296	4,070	5,147	6,896	9,780	-	1,920
Debt on first mtgs. (thousands)	78,887	69,828	1,507	2,382	3,232	3,532	4,423	11,963	10,953	8,628	8,904	5,678	4,633	2,105	1,785	-	9,059
Percent of value of property	50.1	50.6	51.1	50.4	48.3	50.3	48.8	54.0	55.6	52.8	51.5	50.0	46.0	43.4	32.7	-	46.2
Average debt (dollars)	1,750	1,710	289	581	774	1,032	1,247	1,767	2,356	2,708	3,281	4,047	5,097	6,977	9,650	-	1,899

HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	49,934	48,405	5,818	8,166	5,820	2,346	5,245	4,335	8,001	11,241	5,599	1,529
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	47,168	46,440	5,552	7,878	5,656	2,242	5,106	4,213	8,001	10,416	5,294	728
Average interest rate.....(percent)	5.52	5.52	5.72	5.86	5.84	5.88	5.50	5.56	4.50	5.93	5.56	5.80
Reporting debt and value.....	45,597	44,679	5,356	7,584	5,458	2,126	4,991	4,116	7,336	10,250	5,046	918
Percent distribution.....	-	100.0	12.0	17.0	12.2	4.8	11.2	9.2	16.4	22.9	11.5	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties.....	45,597	44,679	5,356	7,584	5,458	2,126	4,991	4,116	7,336	10,250	5,046	918
First mortgage only.....	9,514	9,595	992	1,427	1,146	281	1,012	770	1,789	1,995	1,410	119
First and junior mortgage.....	727	668	88	111	77	54	96	72	104	139	58	59
With first mortgage; not reporting on junior mortgage.....	35,356	34,616	4,276	6,046	4,235	1,811	3,883	3,274	5,445	8,116	3,578	740
1-family properties.....	40,828	40,003	4,850	6,707	4,794	1,913	4,484	3,695	6,400	9,289	4,598	823
First mortgage only.....	8,829	8,524	902	1,281	1,015	266	917	705	1,571	1,834	1,316	105
First and junior mortgage.....	617	562	75	89	63	26	82	64	84	116	52	55
With first mortgage; not reporting on junior mortgage.....	31,580	30,917	3,853	5,337	3,716	1,621	3,485	2,928	4,745	7,339	3,230	663
2- to 4-family properties.....	4,771	4,676	526	877	664	213	507	421	936	961	448	95
First mortgage only.....	885	871	90	146	151	15	95	87	218	161	94	14
First and junior mortgage.....	110	106	13	22	14	8	14	8	20	25	6	4
With first mortgage; not reporting on junior mortgage.....	3,776	3,699	423	709	519	190	398	346	698	777	348	77
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties.....	45,597	44,679	5,356	7,584	5,458	2,126	4,991	4,116	7,336	10,250	5,046	918
Value of property.....(dollars).....	157,495,100	154,113,200	16,551,400	25,965,900	19,674,500	6,311,600	29,981,900	16,598,000	25,371,500	23,207,900	16,616,800	5,381,900
Average value.....(dollars).....	3,454	3,449	3,090	3,426	3,605	2,969	6,007	3,984	3,458	2,264	3,295	5,684
Debt on first and junior mortgages.....(dollars).....	79,404,000	77,730,000	8,510,100	12,221,700	9,213,600	3,008,100	15,465,800	9,072,000	12,984,900	10,577,600	8,899,900	1,674,000
Percent of value of property.....	50.4	50.4	51.4	47.0	46.8	47.7	51.8	55.3	51.2	45.6	53.6	49.5
Average debt.....(dollars).....	1,741	1,740	1,589	1,612	1,688	1,415	3,098	2,204	1,770	1,052	1,764	1,824
Debt on first mortgages.....(dollars).....	78,886,800	77,259,600	8,471,700	12,130,400	9,148,500	2,981,900	15,358,800	9,030,800	12,937,500	10,480,400	8,882,000	1,627,200
Percent distribution.....	-	100.0	11.0	15.7	11.8	3.9	19.9	11.7	16.7	13.6	11.5	-
Percent of value of property.....	50.1	50.1	51.2	46.7	46.5	47.2	55.1	51.0	45.2	43.8	53.5	49.1
Average debt.....(dollars).....	1,730	1,729	1,582	1,599	1,676	1,405	3,073	2,194	1,764	1,023	1,756	1,773
1-family properties.....	40,828	40,003	4,850	6,707	4,794	1,913	4,484	3,695	6,400	9,289	4,598	823
Value of property.....(dollars).....	137,891,700	134,922,200	14,652,900	22,413,400	16,806,800	5,606,600	26,929,000	14,427,800	21,588,100	20,022,200	14,888,800	2,969,500
Average value.....(dollars).....	3,378	3,373	3,034	3,442	3,506	2,961	6,006	3,905	3,375	2,155	3,238	5,608
Debt on first and junior mortgages.....(dollars).....	70,242,600	68,755,500	7,623,900	10,603,800	7,955,800	2,668,000	13,988,300	8,130,700	11,126,200	9,198,800	8,081,800	1,489,100
Percent of value of property.....	50.9	51.0	52.0	47.3	47.2	47.6	51.9	56.4	51.5	45.9	54.3	50.1
Average debt.....(dollars).....	1,721	1,719	1,578	1,581	1,655	1,395	3,120	2,200	1,788	990	1,758	1,809
Debt on first mortgages.....(dollars).....	69,827,600	68,585,000	7,581,100	10,557,600	7,889,300	2,648,300	13,875,900	8,096,500	11,090,100	9,140,000	8,051,800	1,444,600
Percent of value of property.....	50.6	50.7	51.8	47.0	46.9	47.2	51.5	56.1	51.4	45.6	54.1	49.8
Average debt.....(dollars).....	1,710	1,709	1,572	1,571	1,646	1,384	3,095	2,191	1,753	984	1,751	1,755
2- to 4-family properties.....	4,771	4,676	526	877	664	213	507	421	936	961	448	95
Value of property.....(dollars).....	19,603,400	19,181,000	1,898,500	3,572,500	2,867,500	705,000	3,052,900	1,970,200	3,783,400	3,185,700	1,727,800	412,400
Average value.....(dollars).....	4,109	4,104	3,609	4,074	4,319	3,310	6,021	4,680	4,042	3,315	3,857	-
Debt on first and junior mortgages.....(dollars).....	9,161,400	8,976,500	886,200	1,617,900	1,277,800	340,100	1,475,500	941,300	1,858,700	1,378,800	818,100	184,900
Percent of value of property.....	46.7	46.8	46.7	45.3	44.6	48.2	48.3	47.8	49.1	43.5	47.5	-
Average debt.....(dollars).....	1,920	1,920	1,685	1,845	1,924	1,597	2,910	2,256	1,968	1,435	1,826	-
Debt on first mortgages.....(dollars).....	9,059,200	8,876,800	890,800	1,592,800	1,259,200	335,600	1,460,900	954,300	1,847,400	1,350,400	810,200	182,600
Percent of value of property.....	46.2	46.3	46.4	44.6	43.9	47.3	47.9	47.4	48.8	42.4	46.9	-
Average debt.....(dollars).....	1,899	1,898	1,674	1,616	1,696	1,566	2,861	2,219	1,974	1,405	1,606	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	44,801	43,373	5,247	7,225	5,113	2,112	4,701	3,894	6,990	10,207	5,109	1,428
<b>RACE OF OCCUPANTS</b>												
White.....	39,568	38,537	4,892	6,888	4,741	1,947	4,647	3,458	6,208	8,063	4,581	1,281
Negro.....	5,208	5,012	555	532	369	165	50	435	778	2,139	523	196
Other nonwhite.....	25	24	-	5	5	2	4	1	4	5	5	1
<b>YEAR BUILT</b>												
Reporting year built.....	44,140	42,756	5,161	7,136	5,060	2,076	4,659	3,847	6,895	10,015	5,043	1,384
1930 to 1940.....	16,135	15,556	2,286	2,769	1,992	797	1,658	1,767	1,356	3,558	2,854	579
1920 to 1929.....	16,078	15,687	1,672	2,304	1,621	685	2,338	1,411	3,166	3,252	1,494	456
1910 to 1919.....	6,285	6,103	657	1,009	715	294	461	404	1,271	1,657	664	182
1900 to 1909.....	3,720	3,606	371	637	456	201	150	198	777	1,105	368	114
1880 to 1899.....	1,551	1,496	143	329	249	80	48	57	284	512	125	55
1879 or earlier.....	376	358	32	68	47	21	6	10	61	151	50	18

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	44,801	43,373	5,247	7,225	5,113	2,112	4,701	3,894	6,990	10,207	5,109	1,428
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	40,860	40,034	4,853	6,716	4,802	1,914	4,483	3,697	6,402	9,304	4,599	826
Under \$500.....	8,432	8,251	787	1,640	1,158	482	132	467	702	3,657	866	181
\$500 to \$999.....	8,032	7,895	1,165	1,382	958	424	278	564	1,369	2,263	874	137
\$1,000 to \$1,499.....	5,955	5,842	888	936	645	291	399	454	1,251	1,293	641	113
\$1,500 to \$1,999.....	4,204	4,120	544	706	487	219	497	342	865	695	471	84
\$2,000 to \$2,499.....	3,718	3,650	417	607	444	163	589	396	713	509	419	68
\$2,500 to \$2,999.....	2,758	2,700	289	400	297	103	550	355	460	282	364	58
\$3,000 to \$3,999.....	4,107	4,005	419	533	396	137	937	647	576	341	552	102
\$4,000 to \$4,999.....	1,816	1,768	165	255	194	61	458	263	258	123	241	50
\$5,000 to \$5,999.....	851	835	69	117	96	21	241	123	100	66	99	16
\$6,000 to \$7,499.....	553	528	46	67	65	4	204	51	74	37	47	7
\$7,500 to \$9,999.....	277	269	18	36	32	4	122	34	19	23	17	9
\$10,000 to \$14,999.....	142	140	6	28	24	4	62	16	13	7	6	2
\$15,000 to \$19,999.....	25	25	-	3	3	-	13	3	1	3	2	-
\$20,000 and over.....	10	10	-	6	5	1	3	-	1	-	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	42,204	41,541	4,983	6,965	4,943	2,022	4,572	3,780	6,990	9,423	4,828	663
Under 4.0%.....	175	171	18	21	15	6	5	11	-	80	36	4
4.0%.....	669	648	108	89	57	32	35	53	-	219	144	21
4.1% to 4.4%.....	11	11	2	1	1	-	4	1	-	-	3	-
4.5%.....	8,958	8,905	255	305	227	78	368	335	6,990	158	494	53
4.6% to 4.9%.....	11	11	2	1	1	-	3	2	-	1	2	-
5.0%.....	6,357	6,202	856	1,121	855	288	1,459	987	-	746	1,033	155
5.1% to 5.4%.....	46	46	7	6	6	-	11	13	-	2	7	-
5.5%.....	2,139	2,096	357	368	282	86	568	299	-	144	360	43
5.6% to 5.9%.....	9	9	1	-	-	-	3	4	-	1	-	-
6.0%.....	22,518	22,155	3,210	4,564	3,193	1,371	2,089	2,028	-	7,629	2,655	363
6.1% to 6.4%.....	5	5	1	2	2	-	-	-	-	-	1	-
6.5%.....	54	48	15	8	3	5	5	3	-	8	9	6
6.6% to 6.9%.....	2	2	-	1	1	-	-	-	-	1	-	-
7.0%.....	238	235	77	65	37	28	11	10	-	46	26	3
7.1% to 7.4%.....	9	9	7	-	-	-	-	-	-	-	2	-
7.5%.....	18	18	3	3	2	1	-	1	-	7	4	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	985	970	64	410	281	129	11	32	-	381	72	15
Average interest rate.....(percent).....	5.52	5.52	5.71	5.85	5.84	5.89	5.48	5.55	4.50	5.93	5.56	5.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	38,822	38,128	5,018	5,972	4,167	1,805	4,452	3,625	6,739	7,800	4,522	694
Real estate taxes included in payment	12,333	12,055	2,013	1,605	1,069	536	1,395	1,562	2,497	1,020	1,943	298
Monthly.....	11,554	11,291	1,950	1,466	965	501	1,307	1,465	2,422	850	1,831	283
Quarterly.....	58	57	5	19	14	5	6	3	2	15	9	1
Semiannual.....	176	173	6	37	32	5	39	34	4	35	19	3
Annual.....	176	172	4	46	37	9	6	15	4	84	13	4
Other.....	66	66	2	5	5	-	-	5	2	11	41	-
Not reporting frequency of payment.....	305	276	46	52	16	18	37	40	64	27	30	27
Real estate taxes not included in payment	25,752	25,405	2,922	4,287	3,029	1,238	3,021	2,010	4,121	6,593	2,471	347
Monthly.....	20,559	20,299	2,716	2,937	1,982	955	2,200	1,524	3,967	4,931	2,024	260
Quarterly.....	558	558	20	217	171	46	126	32	15	111	57	7
Semiannual.....	2,132	2,103	89	588	485	103	543	323	22	360	198	29
Annual.....	1,782	1,782	55	408	301	107	97	83	23	958	138	20
Other.....	156	155	6	37	28	9	5	15	3	62	27	1
Not reporting frequency of payment.....	558	528	56	80	62	18	50	33	91	171	47	30
Not reporting tax payment requirements	737	688	83	100	69	31	36	53	121	187	108	49
Monthly.....	541	505	77	58	35	21	28	41	114	102	87	36
Quarterly.....	14	14	-	6	5	1	-	2	-	3	3	-
Semiannual.....	45	42	3	14	10	4	7	3	1	13	1	3
Annual.....	98	91	3	18	14	4	-	2	3	52	13	7
Other.....	9	9	-	2	2	-	-	-	-	5	2	-
Not reporting frequency of payment.....	30	27	-	4	3	1	1	5	3	12	2	3
No principal payments required.....	2,711	2,668	123	602	439	163	159	175	150	1,110	549	43
Monthly.....	1,149	1,124	81	209	141	68	73	65	139	392	165	25
Quarterly.....	96	96	-	48	33	15	5	4	3	22	14	-
Semiannual.....	610	601	16	143	114	29	57	77	3	224	81	9
Annual.....	668	662	15	150	110	40	18	21	-	395	63	6
Other.....	53	53	4	11	6	5	-	6	-	22	16	-
Not reporting frequency of payment.....	135	132	7	41	35	6	6	2	5	55	10	3
Not reporting principal payment requirements	1,388	740	72	134	88	46	47	42	91	250	104	648
Monthly.....	481	373	54	50	31	19	28	25	74	88	54	108
Quarterly.....	28	23	1	6	5	1	2	2	-	9	5	5
Semiannual.....	79	66	4	19	12	7	5	6	-	20	12	13
Annual.....	94	87	3	16	13	3	3	1	-	54	10	7
Other.....	11	8	-	2	1	1	-	1	-	1	4	3
Not reporting frequency of payment.....	695	185	10	41	26	15	9	7	17	78	21	512
No regular payments required.....	1,880	1,837	34	517	419	98	45	52	10	1,047	134	43

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting debt.....	40,860	11,592	25,901	2,486	5,081	Reporting interest rate.....	42,204	11,886	24,755	2,612	2,951
Under \$500.....	8,432	941	5,594	756	1,151	Under 4.0%.....	175	36	93	24	22
\$500 to \$999.....	8,032	1,583	5,453	588	688	4.0% to 4.4%.....	869	168	380	49	72
\$1,000 to \$1,499.....	5,955	1,348	3,839	393	375	4.4% to 4.8%.....	11	7	3	1	-
\$1,500 to \$1,999.....	4,204	1,193	2,563	228	222	4.8% to 5.2%.....	8,958	3,704	4,777	202	275
\$2,000 to \$2,499.....	3,718	1,554	2,028	153	203	5.2% to 5.6%.....	11	6	4	-	1
\$2,500 to \$2,999.....	2,758	1,278	1,247	108	125	5.6% to 6.0%.....	6,357	2,724	5,091	286	256
\$3,000 to \$3,999.....	4,107	2,172	1,637	127	171	6.0% to 6.4%.....	48	53	13	-	-
\$4,000 to \$4,999.....	1,816	1,001	879	67	69	6.4% to 6.8%.....	2,139	945	1,044	69	81
\$5,000 to \$5,999.....	851	409	361	39	42	6.8% to 7.2%.....	9	2	5	1	1
\$6,000 to \$7,499.....	533	223	264	17	29	7.2% to 7.6%.....	22,518	4,099	14,568	1,832	2,019
\$7,500 to \$9,999.....	277	86	158	17	16	7.6% to 8.0%.....	5	2	3	-	-
\$10,000 to \$14,999.....	142	58	86	11	7	8.0% and over.....	54	15	35	3	8
\$15,000 to \$19,999.....	25	5	17	-	3	Average interest rate.....(percent).....	2	-	1	1	-
\$20,000 and over.....	10	1	5	4	-	5.52	258	56	149	16	17
						6.0%	9	4	4	1	-
						6.4%	18	3	14	-	1
						6.8%	985	82	573	127	205
						7.2%					
						7.6%					
						8.0%					

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	35,986	31,659	10,254	20,988	447	2,207
Total first mortgage outstanding debt.....(dollars).....	60,547,500	57,466,800	24,980,900	31,874,300	611,600	2,880,500
Total annual mortgage payment.....(dollars).....	9,453,448	9,247,387	3,608,114	5,534,175	105,098	206,061
Average first mortgage outstanding debt.....(dollars).....	1,782	1,815	2,436	1,521	1,588	1,305
Average value of property.....(dollars).....	3,454	3,477	3,953	3,257	2,901	3,123
Average annual estimated rental value.....(dollars).....	364	357	419	343	313	325
Average annual mortgage payment.....(dollars).....	279	292	352	264	255	93
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	16.1	14.4	17.4	17.2	7.2
Value of property.....	8.1	8.4	8.9	8.1	8.1	3.0
Estimated annual rental value.....	76.6	79.6	84.0	77.0	75.2	28.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	28,913	27,926	9,989	17,583	354	987
Average first mortgage outstanding debt.....(dollars).....	1,905	1,825	2,449	1,480	1,541	1,196
Average value of property.....(dollars).....	3,514	3,544	3,933	3,021	2,697	2,436
Average annual estimated rental value.....(dollars).....	354	357	419	343	292	277
Average annual mortgage payment.....(dollars).....	288	295	353	263	256	102
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.0	16.2	14.4	17.8	17.6	8.5
Value of property.....	8.7	8.8	9.0	8.7	8.8	4.1
Estimated annual rental value.....	81.5	82.7	84.6	81.4	81.0	35.9
Monthly mortgage payment—						
Under \$10.....	3,576	2,899	516	2,316	67	677
\$10 to \$14.....	5,187	5,067	933	4,052	82	120
\$15 to \$19.....	4,243	4,160	1,118	2,993	49	55
\$20 to \$24.....	3,915	3,869	1,379	2,435	55	46
\$25 to \$29.....	3,887	3,856	1,684	2,139	33	31
\$30 to \$39.....	4,492	4,472	2,459	1,972	41	20
\$40 to \$49.....	1,868	1,862	1,073	776	13	6
\$50 to \$59.....	939	937	443	484	10	2
\$60 to \$74.....	448	446	236	208	2	2
\$75 to \$99.....	199	199	94	105	-	-
\$100 and over.....	159	159	54	103	-	-
Average monthly mortgage payment.....(dollars).....	24.03	24.58	29.43	21.93	19.70	8.52
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,953	5,733	265	3,375	93	1,220
Average first mortgage outstanding debt.....(dollars).....	1,657	1,744	1,972	1,733	-	1,393
Average value of property.....(dollars).....	4,270	4,476	4,890	4,481	-	3,639
Average annual estimated rental value.....(dollars).....	446	446	466	446	-	363
Average annual mortgage payment.....(dollars).....	225	270	304	269	-	86
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.6	15.5	15.4	15.5	-	6.2
Value of property.....	5.3	6.0	6.5	6.0	-	2.4
Estimated annual rental value.....	52.8	60.6	65.2	60.3	-	25.7

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	88,172	86,357	33,721	39.0	52,636	1,677	138	51,305	9,642	30.8	21,663
COLOR OF OCCUPANTS											
White	-	68,974	27,975	40.6	40,999	-	-	25,946	8,531	32.9	17,415
Nonwhite	-	17,383	5,746	33.1	11,637	-	-	5,359	1,111	20.7	4,248
TYPE OF STRUCTURE											
1-family	57,077	56,048	28,609	51.0	27,459	937	92	26,610	8,220	30.9	18,390
Other	31,095	30,309	5,112	16.9	25,197	740	46	4,695	1,422	30.3	3,273
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	56,241	55,254	28,038	50.7	27,216	904	83	26,523	8,198	30.9	18,325
Under \$5	4,297	4,229	2,010	47.5	2,219	65	3	1,808	293	16.2	1,515
\$5 to \$9	14,842	14,686	4,978	33.2	9,808	245	13	4,584	988	21.6	3,596
\$10 to \$14	10,009	9,858	3,905	39.6	5,953	137	14	3,705	1,098	29.6	2,607
\$15 to \$19	6,854	6,722	3,212	47.8	3,510	123	9	3,067	1,017	33.2	2,050
\$20 to \$24	5,189	5,056	2,901	57.4	2,155	122	11	2,735	925	33.7	1,812
\$25 to \$29	4,568	4,457	2,777	62.3	1,680	102	10	2,673	923	34.5	1,750
\$30 to \$39	5,284	5,202	3,898	74.9	1,304	70	12	3,734	1,348	36.1	2,386
\$40 to \$49	2,414	2,382	1,978	83.0	404	26	6	1,895	752	39.6	1,143
\$50 to \$59	1,350	1,335	1,210	90.6	125	10	5	1,160	424	36.6	736
\$60 to \$74	658	658	623	94.7	35	-	-	-	35	5.3	323
\$75 to \$99	349	345	327	94.8	18	4	-	14	120	40.1	179
\$100 and over	326	324	319	98.5	5	2	-	291	96	35.0	185
Median monthly rent (dollars)	13.94	13.92	19.52	-	10.83	14.78	-	19.68	25.51	-	18.02

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties:	9,642	8,497	1,526	979	885	808	703	1,315	738	555	466	239	159	38	23	55	1,145
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	8,982	7,895	1,395	912	855	764	664	1,229	684	513	432	227	147	38	22	31	1,089
Average interest rate (%)	5.64	5.64	5.92	5.76	5.70	5.62	5.58	5.54	5.46	5.45	5.49	5.33	5.41	-	-	-	5.66
HOLDER OF FIRST MORTGAGE																	
Reporting holder:	9,288	8,187	1,472	949	872	781	677	1,262	697	525	441	232	153	58	21	47	1,121
Building and loan association	1,658	1,448	102	177	171	179	145	279	162	106	75	33	14	4	1	2	210
Commercial bank	1,096	944	152	86	109	88	60	146	94	72	55	26	29	1	1	17	152
Savings bank	334	340	61	38	45	35	31	53	26	21	18	7	-	-	-	2	54
Life insurance company	583	521	10	12	23	30	35	78	66	66	69	45	22	11	-	-	72
Mortgage company	324	290	67	44	37	31	14	43	18	15	14	4	2	1	-	-	34
Home Owners' Loan Corporation	1,432	1,302	121	125	138	143	136	245	137	98	74	52	19	5	2	9	189
Individual	2,572	2,276	813	323	245	178	139	233	103	61	74	39	28	1	3	18	298
Other	1,180	1,046	146	142	104	99	97	185	98	68	65	20	16	2	3	1	114
Reporting debt and value.	8,365	7,360	1,329	841	771	697	626	1,165	632	483	415	210	138	33	19	-	1,005
JUNIOR MORTGAGE																	
First mortgage only	1,382	1,255	311	167	149	119	83	148	94	73	60	28	18	4	1	-	127
First and junior mortgage	109	92	7	4	7	9	12	17	8	6	6	6	7	1	2	-	17
With 1st mtg.; not rptg. on junior	6,874	6,013	1,011	670	615	569	531	1,000	530	404	350	176	113	28	16	-	861
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	5,815	3,447	1,311	719	487	316	231	214	82	44	21	14	6	2	-	-	368
\$1,000 to \$1,499	1,352	1,187	18	117	229	191	161	247	97	57	38	7	4	-	1	-	185
\$1,500 to \$1,999	855	735	-	5	47	132	137	218	89	58	23	13	9	2	-	-	122
\$2,000 to \$2,499	766	664	-	-	8	47	72	250	120	75	56	21	14	-	1	-	102
\$2,500 to \$2,999	463	401	-	-	-	11	22	156	83	57	51	12	7	1	1	-	62
\$3,000 to \$3,999	586	500	-	-	-	-	3	79	130	123	100	47	17	1	-	-	86
\$4,000 to \$4,999	293	253	-	-	-	-	-	1	29	60	82	49	29	3	-	-	40
\$5,000 to \$5,999	127	106	-	-	-	-	-	-	2	8	37	28	24	6	1	-	21
\$6,000 to \$7,499	60	52	-	-	-	-	-	-	-	1	7	16	16	7	5	-	8
\$7,500 to \$9,999	32	25	-	-	-	-	-	-	-	-	1	3	11	7	3	-	7
\$10,000 to \$14,999	10	9	-	-	-	-	-	-	-	-	-	-	1	4	4	-	1
\$15,000 to \$19,999	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	1
\$20,000 and over	3	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	25,412	21,708	740	932	1,232	1,423	1,595	3,756	2,654	2,458	2,637	1,696	1,455	528	606	-	3,704
Average value (dollars)	3,058	2,949	557	1,108	1,597	2,042	2,547	3,224	4,199	5,089	6,339	8,078	10,540	-	-	-	3,685
Debt on first & jr. mtgs. (thous.)	12,135	10,445	390	494	608	728	761	1,956	1,325	1,194	1,269	741	625	199	156	-	1,690
Percent of value of property	47.8	48.1	52.7	53.0	49.3	51.2	47.7	52.1	49.9	48.6	48.1	43.7	43.0	-	-	-	45.6
Average debt (dollars)	1,451	1,419	294	587	768	1,045	1,215	1,679	2,097	2,472	3,049	3,529	4,528	-	-	-	1,681
Debt on first mtgs. (thousands)	12,058	10,369	390	493	606	725	757	1,943	1,322	1,192	1,264	736	602	197	143	-	1,670
Percent of value of property	47.4	47.8	52.6	52.9	49.2	50.9	47.5	51.7	49.8	48.5	47.9	45.4	41.4	-	-	-	45.1
Average debt (dollars)	1,439	1,409	293	588	766	1,040	1,209	1,668	2,091	2,468	3,038	3,506	4,582	-	-	-	1,661

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	9,642	9,288	1,658	1,490	1,098	394	585	324	1,491	2,572	1,180	354
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8.982	8.810	1,568	1,430	1,052	378	544	301	1,491	2,381	1,095	172
Average interest rate.....(percent)	5.64	5.64	5.78	6.01	6.01	6.00	6.65	5.74	4.50	6.00	5.68	5.87
Reporting debt and value	8,365	8,168	1,499	1,347	998	349	516	269	1,258	2,290	989	197
Percent distribution	-	100.0	18.4	16.5	12.2	4.3	6.3	3.3	15.4	28.0	12.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	8,365	8,168	1,499	1,347	998	349	516	269	1,258	2,290	989	197
First mortgage only	1,582	1,354	242	245	207	36	16	14	167	360	312	28
First and junior mortgage	109	96	26	9	6	3	17	2	14	22	6	15
With first mortgage; not reporting on junior mortgage	6,874	6,718	1,231	1,095	785	310	488	253	1,077	1,908	671	158
1-family properties	7,380	7,184	1,312	1,157	858	301	455	238	1,102	2,052	888	176
First mortgage only	1,255	1,231	215	226	190	36	11	14	148	322	295	24
First and junior mortgage	92	79	23	6	4	2	15	1	11	18	5	15
With first mortgage; not reporting on junior mortgage	6,013	5,874	1,074	925	662	265	429	223	943	1,692	588	159
2- to 4-family properties	1,005	984	187	190	142	48	61	31	156	238	101	21
First mortgage only	127	123	27	17	17	-	5	-	19	38	17	4
First and junior mortgage	17	17	3	3	2	1	2	1	3	4	1	-
With first mortgage; not reporting on junior mortgage	861	844	157	170	123	47	54	30	134	216	83	17
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,365	8,168	1,499	1,347	998	349	516	269	1,258	2,290	989	197
Value of property.....(dollars)	25,411,500	24,629,100	4,750,700	4,066,800	3,105,600	961,200	3,138,200	841,800	4,062,600	4,999,400	2,989,600	782,400
Average value.....(dollars)	3,038	3,015	3,156	3,019	3,112	2,754	6,082	2,386	3,229	2,183	3,023	3,972
Debt on first and junior mortgages.....(dollars)	12,134,800	11,768,100	2,292,200	1,859,300	1,382,500	477,000	1,461,600	340,100	2,089,600	2,182,400	1,562,900	366,500
Percent of value of property	47.8	47.8	48.5	45.7	44.5	49.6	46.6	53.0	51.4	43.3	52.3	46.9
Average debt.....(dollars)	1,451	1,441	1,529	1,380	1,385	1,367	2,833	1,264	1,661	944	1,580	1,860
Debt on first mortgages.....(dollars)	12,058,100	11,685,600	2,280,300	1,855,000	1,377,200	475,800	1,427,100	336,600	2,083,200	2,150,600	1,554,800	352,500
Percent distribution	-	100.0	19.5	15.9	11.8	4.1	12.2	2.9	17.8	18.4	13.3	-
Percent of value of property	47.4	47.4	48.2	45.6	44.3	49.5	45.5	52.4	51.3	43.0	52.0	45.1
Average debt.....(dollars)	1,439	1,431	1,521	1,376	1,380	1,363	2,766	1,251	1,656	939	1,572	1,789
1-family properties	7,380	7,184	1,312	1,157	858	301	455	238	1,102	2,052	888	176
Value of property.....(dollars)	21,707,900	21,027,300	4,094,300	3,347,700	2,549,600	798,100	2,740,500	544,900	3,498,700	4,223,900	2,577,300	680,600
Average value.....(dollars)	2,949	2,927	3,121	2,895	2,979	2,651	6,023	2,289	3,175	2,079	2,902	3,887
Debt on first and junior mortgages.....(dollars)	10,445,100	10,122,600	1,994,000	1,539,500	1,149,400	389,900	1,296,200	289,000	1,800,400	1,845,200	1,358,500	322,500
Percent of value of property	48.1	48.1	48.7	46.0	45.1	48.9	47.3	53.0	51.5	45.7	52.7	47.4
Average debt.....(dollars)	1,419	1,409	1,520	1,330	1,345	1,295	2,849	1,214	1,634	908	1,530	1,832
Debt on first mortgages.....(dollars)	10,368,500	10,060,000	1,982,500	1,536,200	1,146,700	389,500	1,262,700	286,500	1,796,600	1,840,800	1,354,900	308,500
Percent of value of property	47.8	47.8	48.4	45.9	45.0	48.8	46.1	52.6	51.4	43.8	52.6	45.3
Average debt.....(dollars)	1,409	1,400	1,511	1,328	1,340	1,294	2,775	1,204	1,650	908	1,528	1,753
2- to 4-family properties	1,005	984	187	190	142	48	61	31	156	238	101	21
Value of property.....(dollars)	3,703,800	3,601,800	636,400	719,100	556,000	163,100	397,700	96,900	568,900	775,500	412,500	101,800
Average value.....(dollars)	3,685	3,680	3,403	3,785	3,915	-	-	-	3,615	3,008	4,082	-
Debt on first and junior mortgages.....(dollars)	1,689,500	1,645,500	298,200	320,000	232,900	87,100	165,400	51,100	289,200	317,200	204,400	44,000
Percent of value of property	45.6	45.7	46.9	44.5	41.9	-	-	-	51.3	40.9	49.6	-
Average debt.....(dollars)	1,681	1,672	1,595	1,684	1,640	-	-	-	1,854	1,229	2,024	-
Debt on first mortgages.....(dollars)	1,669,600	1,625,600	297,800	316,800	230,500	86,300	164,400	50,100	286,600	310,000	199,900	44,000
Percent of value of property	45.1	45.1	46.8	44.1	41.5	-	-	-	50.8	40.0	48.5	-
Average debt.....(dollars)	1,661	1,652	1,593	1,667	1,623	-	-	-	1,837	1,202	1,979	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	8,497	8,187	1,448	1,284	944	340	521	290	1,302	2,276	1,046	350
RACE OF OCCUPANTS												
White	7,458	7,183	1,362	1,158	855	305	513	265	1,163	1,734	970	293
Negro	1,033	996	86	124	90	34	7	27	137	539	76	37
Other nonwhite	8	8	-	2	1	1	1	-	2	3	-	-
YEAR BUILT												
Reporting year built	8,374	8,051	1,429	1,274	936	338	514	281	1,280	2,259	1,034	325
1930 to 1940	2,669	2,541	554	412	309	103	167	112	258	592	446	128
1920 to 1929	2,651	2,460	424	387	265	102	234	98	473	621	243	91
1910 to 1919	1,486	1,441	227	224	160	64	69	39	252	440	190	45
1900 to 1909	1,019	984	145	152	111	41	32	20	179	355	101	35
1880 to 1899	507	488	69	87	68	19	9	12	91	175	45	19
1879 or earlier	142	137	10	32	23	23	9	-	27	56	9	5

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	8,497	8,167	1,446	1,284	944	340	521	290	1,302	2,276	1,046	330
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	7,361	7,204	1,513	1,163	861	302	455	238	1,104	2,043	888	177
Under \$500.....	1,827	1,798	204	334	244	90	18	61	132	882	167	29
\$500 to \$999.....	1,639	1,610	327	227	172	55	43	66	254	460	213	29
\$1,000 to \$1,499.....	1,180	1,148	245	163	133	50	60	40	204	278	138	32
\$1,500 to \$1,999.....	727	710	134	116	72	44	72	22	162	114	90	17
\$2,000 to \$2,499.....	672	651	146	106	83	23	59	22	117	112	89	21
\$2,500 to \$2,999.....	396	381	88	61	50	11	44	6	72	55	55	15
\$3,000 to \$3,999.....	499	480	103	78	63	15	65	11	90	65	68	19
\$4,000 to \$4,999.....	253	244	38	34	25	9	44	7	45	31	45	9
\$5,000 to \$5,999.....	101	96	14	13	11	2	19	2	17	14	17	5
\$6,000 to \$7,499.....	53	53	8	7	6	1	16	-	9	8	5	-
\$7,500 to \$9,999.....	23	22	4	3	2	1	9	1	1	3	1	1
\$10,000 to \$14,999.....	9	9	2	1	-	-	5	-	1	-	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	1	-	-
\$20,000 and over.....	1	1	-	-	-	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7,893	7,737	1,367	1,231	905	326	477	269	1,302	2,103	988	156
Under 4.0%.....	24	24	2	4	3	1	1	-	-	13	4	-
4.0%.....	132	128	23	17	10	7	3	4	-	43	38	4
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	-	-	1	-
4.5%.....	1,435	1,425	43	19	14	5	9	13	1,302	8	31	10
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	814	780	162	80	64	16	130	42	-	162	184	34
5.1% to 5.4%.....	5	5	-	2	2	-	1	1	-	-	1	-
5.5%.....	324	309	153	36	26	10	52	4	-	18	44	15
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	4,863	4,781	899	977	719	258	273	202	-	1,761	669	82
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	21	15	8	3	2	1	-	-	-	1	3	6
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	66	66	31	14	7	7	5	2	-	12	2	-
7.1% to 7.4%.....	6	6	4	-	-	-	-	-	-	-	2	-
7.5%.....	4	4	1	-	-	-	-	-	-	1	2	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	197	192	18	79	58	21	3	1	-	84	7	5
Average interest rate..... (percent)	5.64	5.63	5.78	6.01	6.00	6.01	5.65	5.75	4.50	5.98	5.68	5.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	7,091	6,940	1,395	957	678	279	496	271	1,266	1,642	913	151
Real estate taxes included in payment.....	1,573	1,510	337	177	122	55	91	60	415	160	270	63
Monthly.....	1,452	1,392	324	148	100	48	85	53	403	126	253	60
Quarterly.....	17	17	3	6	5	1	-	2	2	2	2	-
Semiannual.....	22	22	1	8	6	2	4	-	-	6	3	-
Annual.....	33	33	-	9	6	3	1	2	1	17	3	-
Other.....	8	8	-	2	2	-	-	-	-	5	-	-
Not reporting frequency of payment.....	41	38	9	4	3	1	1	2	9	4	9	3
Real estate taxes not included in payment.....	5,335	5,258	1,029	760	541	219	400	203	817	1,435	614	77
Monthly.....	4,411	4,356	977	531	364	167	316	175	784	1,027	546	55
Quarterly.....	139	136	5	70	58	12	15	3	5	28	10	3
Semiannual.....	229	221	13	54	36	18	51	9	1	74	19	8
Annual.....	404	399	12	82	66	16	12	12	5	251	25	5
Other.....	50	29	-	9	6	3	-	-	2	15	3	1
Not reporting frequency of payment.....	122	117	22	14	11	3	6	4	20	40	11	5
Not reporting tax payment requirements.....	185	172	29	20	15	5	5	8	34	47	29	11
Monthly.....	136	127	28	9	7	2	3	6	34	23	24	9
Quarterly.....	7	7	-	2	2	-	-	2	-	1	2	-
Semiannual.....	11	11	1	4	1	3	1	-	-	5	-	-
Annual.....	21	19	-	4	4	-	-	-	-	13	2	2
Other.....	1	1	-	1	1	-	-	-	-	-	1	-
Not reporting frequency of payment.....	7	7	-	-	-	-	1	-	-	5	1	-
No principal payments required.....	520	509	23	105	77	28	8	11	22	255	85	11
Monthly.....	202	195	19	30	20	10	3	8	20	64	51	7
Quarterly.....	23	23	-	12	10	2	-	-	2	4	5	-
Semiannual.....	73	72	-	17	15	2	3	1	-	38	13	1
Annual.....	183	181	1	36	28	8	2	2	-	128	12	2
Other.....	9	9	-	4	-	4	-	-	-	5	-	-
Not reporting frequency of payment.....	30	29	3	6	4	2	-	-	-	16	4	1
Not reporting principal payment requirements.....	329	173	21	37	28	9	14	5	14	68	14	156
Monthly.....	121	89	16	18	14	4	9	3	13	22	6	32
Quarterly.....	7	6	-	3	3	-	2	-	-	1	-	1
Semiannual.....	12	11	1	3	2	1	-	1	-	6	-	1
Annual.....	25	23	-	5	5	-	-	-	-	16	2	2
Other.....	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	163	43	2	8	4	4	3	1	1	23	5	120
No regular payments required.....	557	545	9	185	161	24	3	3	-	311	34	12

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....						Reporting interest rate.....					
	7,381	1,355	4,716	465	845		7,895	1,515	5,065	502	813
Under \$500.....	1,827	158	1,218	155	298	Under 4.0%.....	24	4	15	2	3
\$500 to \$999.....	1,639	167	1,182	112	178	4.0% to 4.4%.....	132	24	80	6	22
\$1,000 to \$1,499.....	1,180	187	791	75	129	4.1% to 4.4%.....	2	1	1	-	-
\$1,500 to \$1,999.....	727	164	464	32	67	4.5% to 4.9%.....	1,435	479	882	23	51
\$2,000 to \$2,499.....	672	189	406	31	46	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	396	152	185	17	42	5.0%.....	814	299	443	30	42
\$3,000 to \$3,999.....	499	168	256	26	49	5.1% to 5.4%.....	5	5	-	-	-
\$4,000 to \$4,999.....	253	107	115	10	21	5.5%.....	324	120	179	8	17
\$5,000 to \$5,999.....	101	41	46	5	9	5.6% to 5.9%.....	49	-	-	-	-
\$6,000 to \$7,999.....	53	14	31	3	5	6.0%.....	4,863	550	3,285	402	626
\$7,500 to \$9,999.....	25	5	15	2	1	6.1% to 6.4%.....	-	-	-	-	-
\$10,000 to \$14,999.....	9	3	5	1	-	6.5%.....	21	6	13	-	2
\$15,000 to \$19,999.....	1	-	1	-	-	6.6% to 6.9%.....	-	-	-	-	-
\$20,000 and over.....	1	-	1	-	-	7.0%.....	66	12	44	3	7
						7.1% to 7.4%.....	6	1	4	1	-
						7.5%.....	4	-	4	-	-
						7.6% to 7.9%.....	197	12	115	27	43
						8.0% and over.....	-	-	-	-	-
						Average interest rate.....(percent).....	5.64	5.28	5.67	6.00	5.95

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,591	5,191	1,137	3,935	119	400
Total first mortgage outstanding debt.....(dollars).....	8,055,500	7,623,900	2,391,400	5,067,400	165,100	451,600
Total annual mortgage payment.....(dollars).....	1,399,499	1,367,505	361,478	977,074	28,953	31,994
Average first mortgage outstanding debt.....(dollars).....	1,441	1,469	2,103	1,288	1,587	1,079
Average value of property.....(dollars).....	2,951	2,965	3,626	2,771	3,050	2,779
Average annual estimated rental value.....(dollars).....	308	310	296	296	325	281
Average annual mortgage payment.....(dollars).....	250	263	318	248	243	80
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.4	17.9	15.1	19.3	17.5	7.4
Value of property.....	8.5	8.9	8.8	9.0	8.0	2.9
Estimated annual rental value.....	81.2	84.9	88.4	84.0	75.0	28.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,801	4,640	1,099	3,441	100	161
Average first mortgage outstanding debt.....(dollars).....	1,465	1,480	2,131	1,276	1,359	1,025
Average value of property.....(dollars).....	2,867	2,892	3,640	2,654	2,867	2,135
Average annual estimated rental value.....(dollars).....	302	304	286	286	307	241
Average annual mortgage payment.....(dollars).....	258	264	320	247	232	90
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.6	17.8	15.0	19.3	17.1	8.8
Value of property.....	9.0	9.1	8.8	9.3	8.1	4.2
Estimated annual rental value.....	85.4	86.7	88.5	86.3	75.6	37.2
Monthly mortgage payment—						
Under \$10.....	833	715	85	606	24	118
\$10 to \$14.....	1,040	1,027	137	870	20	13
\$15 to \$19.....	703	590	185	542	13	18
\$20 to \$24.....	646	640	163	458	19	6
\$25 to \$29.....	579	572	179	384	9	7
\$30 to \$39.....	540	538	216	314	8	2
\$40 to \$49.....	251	249	115	130	4	2
\$50 to \$59.....	119	119	54	85	2	-
\$60 to \$74.....	52	52	24	28	-	-
\$75 to \$99.....	11	11	6	5	-	-
\$100 and over.....	27	27	5	21	1	-
Average monthly mortgage payment.....(dollars).....	21.49	21.98	26.65	20.56	19.36	7.48
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	790	551	38	494	19	239
Average first mortgage outstanding debt.....(dollars).....	1,294	1,372	-	1,371	-	1,115
Average value of property.....(dollars).....	3,464	3,573	-	3,583	-	3,213
Average annual estimated rental value.....(dollars).....	346	363	-	363	-	307
Average annual mortgage payment.....(dollars).....	204	261	-	259	-	73
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.8	19.0	-	18.9	-	6.6
Value of property.....	5.9	7.3	-	7.2	-	2.5
Estimated annual rental value.....	59.0	71.8	-	71.0	-	23.9

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	122,071	117,559	50,876	43.1	66,883	3,561	951	42,156	8,589	19.9	33,767
COLOR OF OCCUPANTS											
White	-	105,145	45,423	43.2	59,722	-	-	37,819	7,884	20.8	29,935
Nonwhite	-	12,414	5,253	42.3	7,161	-	-	4,337	505	11.6	3,832
TYPE OF STRUCTURE											
1-family	106,046	101,921	47,041	46.2	54,880	3,225	900	39,121	7,795	19.9	31,326
Other	16,025	15,638	3,655	23.2	12,003	336	51	3,035	594	19.6	2,441
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	104,087	100,106	46,500	46.3	53,808	3,134	847	38,899	7,754	19.9	31,145
Under \$5	42,042	40,370	14,593	36.1	25,777	1,454	218	11,278	1,006	8.9	10,272
\$5 to \$9	29,922	28,916	11,380	39.4	17,535	779	227	9,570	1,543	16.1	8,027
\$10 to \$14	13,964	13,481	7,309	54.2	6,172	348	155	6,327	1,427	22.6	4,900
\$15 to \$19	6,894	6,633	4,423	66.7	2,210	203	58	3,956	1,129	28.5	2,827
\$20 to \$24	4,134	3,935	2,983	75.8	952	148	51	2,688	776	28.9	1,912
\$25 to \$29	2,802	2,669	2,110	79.1	559	78	55	1,932	664	34.4	1,268
\$30 to \$39	2,501	2,397	1,988	82.9	409	66	38	1,795	646	36.0	1,149
\$40 to \$49	885	847	733	86.5	114	22	16	658	275	41.8	383
\$50 to \$59	470	453	395	87.2	98	7	10	349	145	41.5	204
\$60 to \$74	222	211	203	96.2	8	8	3	180	82	45.6	98
\$75 to \$99	130	109	99	90.8	10	17	4	92	37	-	55
\$100 and over	101	85	84	-	1	4	12	74	24	-	50
Median monthly rent (dollars)	6.17	6.17	8.26	-	4.82	5.23	9.03	8.77	14.15	-	7.80

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties	8,589	7,923	2,547	1,283	997	748	602	812	379	225	155	76	58	14	3	24	466
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	7,749	7,308	2,264	1,209	930	692	565	776	356	217	147	72	52	14	2	12	441
Average interest rate (%)	5.82	5.81	6.08	5.90	5.81	5.69	5.66	5.55	5.45	5.44	5.36	-	-	-	-	-	5.92
HOLDER OF FIRST MORTGAGE																	
Reporting holder	8,024	7,568	2,417	1,237	957	722	577	786	358	209	144	73	55	13	3	17	456
Building and loan association	1,245	1,191	155	191	179	147	139	162	97	48	37	13	14	6	-	3	54
Commercial bank	1,339	1,225	393	240	161	115	94	119	44	23	16	11	6	-	1	2	114
Savings bank	491	466	167	94	68	34	25	38	15	11	10	3	1	-	-	-	25
Life insurance company	124	117	11	14	16	12	6	21	8	5	7	8	7	2	-	-	7
Mortgage company	127	125	39	18	11	11	13	14	12	5	2	-	-	-	-	-	2
Home Owners' Loan Corporation	946	888	123	124	143	116	96	139	54	39	28	12	10	2	-	2	58
Individual	2,724	2,581	1,320	417	274	178	123	133	44	42	18	12	12	2	1	5	143
Other	1,028	975	209	139	105	109	81	160	64	36	26	14	5	1	1	5	53
Reporting debt and value	7,178	6,758	2,134	1,112	845	632	512	718	333	194	137	71	54	14	2	-	420
JUNIOR MORTGAGE																	
First mortgage only	780	742	208	124	95	55	56	64	44	31	27	18	19	3	2	-	38
First and junior mortgage	86	79	15	14	16	5	8	12	6	1	2	-	-	-	-	-	7
With 1st mtg.; not rptg. on junior	6,312	5,937	1,913	974	736	572	448	642	283	162	108	53	35	11	-	-	375
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	4,659	4,432	2,112	987	576	317	191	158	50	30	6	2	2	1	-	-	227
\$1,000 to \$1,499	987	898	22	115	205	178	143	154	41	24	11	1	3	-	-	-	89
\$1,500 to \$1,999	537	497	-	10	59	100	99	146	50	20	9	2	2	-	-	-	40
\$2,000 to \$2,499	336	312	-	-	5	32	50	115	52	25	16	10	6	1	-	-	24
\$2,500 to \$2,999	220	203	-	-	-	4	27	75	49	26	12	6	4	-	-	-	17
\$3,000 to \$3,999	243	231	-	-	-	-	2	64	79	40	26	13	7	-	-	-	12
\$4,000 to \$4,999	103	99	-	-	-	-	-	6	11	26	33	13	8	2	-	-	4
\$5,000 to \$5,999	47	41	-	-	-	-	-	-	1	3	17	12	7	1	-	-	6
\$6,000 to \$7,499	33	33	-	-	-	-	-	-	-	-	7	10	12	4	-	-	-
\$7,500 to \$9,999	10	9	-	-	-	-	-	-	-	-	2	3	3	1	-	-	1
\$10,000 to \$14,999	3	3	-	-	-	-	-	-	-	-	-	-	2	1	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	14,255	13,171	1,065	1,219	1,340	1,293	1,305	2,307	1,385	980	872	565	584	116	43	-	1,084
Average value (dollars)	1,986	1,949	499	1,096	1,585	2,045	2,546	3,213	4,159	5,052	6,362	-	-	-	-	-	2,581
Debt on first & jr. mtgs (thous.)	6,839	6,380	535	581	655	622	609	1,169	708	454	458	282	220	89	19	-	459
Percent of value of property	48.0	48.4	50.2	47.6	47.4	48.1	46.7	50.7	51.1	46.3	52.6	-	-	-	-	-	42.3
Average debt (dollars)	953	944	251	522	751	984	1,190	1,628	2,127	2,341	3,345	-	-	-	-	-	1,092
Debt on first mtgs (thousands)	6,799	6,348	532	575	629	621	607	1,162	706	454	453	282	220	89	19	-	451
Percent of value of property	47.7	48.2	49.9	47.2	47.0	48.0	46.6	50.4	50.9	46.3	51.9	-	-	-	-	-	41.6
Average debt (dollars)	947	939	249	517	744	982	1,186	1,618	2,119	2,338	3,304	-	-	-	-	-	1,075

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	8,389	8,024	1,245	1,830	1,339	491	124	127	946	2,724	1,028	365
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7.749	7.573	1.165	1.765	1.292	474	119	117	946	2,489	971	176
Average interest rate.....(percent)	5.82	5.82	5.79	6.33	6.33	6.33	5.78	5.53	4.50	6.05	5.68	5.76
Reporting debt and value	7,178	6,975	1,089	1,603	1,203	400	109	113	812	2,385	864	203
Percent distribution	-	100.0	15.6	23.0	17.2	5.7	1.6	1.6	11.6	34.2	12.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,178	6,975	1,089	1,603	1,203	400	109	113	812	2,385	864	203
First mortgage only	780	775	190	172	134	38	26	20	59	206	102	5
First and junior mortgage	86	79	17	19	14	5	-	1	11	25	6	7
With first mortgage; not reporting on junior mortgage	6,812	6,121	882	1,412	1,055	357	83	92	742	2,154	756	191
1-family properties	6,758	6,564	1,037	1,477	1,098	379	104	112	761	2,257	816	194
First mortgage only	742	737	176	159	122	37	26	20	57	201	98	5
First and junior mortgage	79	72	16	16	12	4	-	1	11	22	6	7
With first mortgage; not reporting on junior mortgage	5,937	5,755	845	1,302	964	338	78	91	693	2,034	712	182
2- to 4-family properties	420	411	52	126	105	21	5	1	51	128	48	9
First mortgage only	38	38	14	13	12	1	-	-	2	5	4	-
First and junior mortgage	7	7	1	3	2	1	-	-	-	3	-	-
With first mortgage; not reporting on junior mortgage	375	366	37	110	91	19	5	1	49	120	44	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,178	6,975	1,089	1,603	1,203	400	109	113	812	2,385	864	203
Value of property.....(dollars)	14,254,600	13,808,500	2,842,300	2,893,300	2,218,500	674,800	399,600	280,300	2,134,600	3,226,700	2,076,700	451,100
Average value.....(dollars)	1,986	1,979	2,610	1,805	1,844	1,687	3,666	2,038	2,629	1,353	2,404	2,222
Debt on first and junior mortgages.....(dollars)	6,839,000	6,600,900	1,452,800	1,200,500	908,000	292,500	211,200	132,800	1,081,500	1,376,700	1,145,400	238,100
Percent of value of property	48.0	47.8	51.1	41.5	40.9	43.3	52.9	57.7	50.7	42.7	55.2	52.8
Average debt.....(dollars)	953	946	1,334	749	755	731	1,938	1,175	1,332	577	1,326	1,173
Debt on first mortgages.....(dollars)	6,799,000	6,565,800	1,446,200	1,189,200	899,200	290,000	211,200	132,000	1,076,400	1,368,400	1,142,400	238,200
Percent distribution	-	100.0	22.0	18.1	13.7	4.4	3.2	2.0	16.4	20.8	17.4	-
Percent of value of property	47.7	47.6	50.9	41.1	40.5	43.0	52.9	57.3	50.4	42.4	55.0	51.7
Average debt.....(dollars)	947	941	1,328	742	747	725	1,938	1,168	1,326	574	1,322	1,149
1-family properties	6,758	6,564	1,037	1,477	1,098	379	104	112	761	2,257	816	194
Value of property.....(dollars)	13,170,500	12,743,900	2,671,500	2,591,500	1,960,400	631,100	389,100	226,300	1,927,500	2,977,400	1,960,600	426,600
Average value.....(dollars)	1,949	1,941	2,576	1,755	1,785	1,665	3,741	2,021	2,533	1,319	2,403	2,199
Debt on first and junior mortgages.....(dollars)	6,380,300	6,156,100	1,378,200	1,081,800	806,800	275,000	205,200	131,200	1,012,900	1,272,700	1,079,100	224,200
Percent of value of property	48.4	48.3	51.4	41.7	41.2	43.6	52.7	58.0	52.7	42.7	55.0	52.6
Average debt.....(dollars)	944	938	1,324	732	735	726	1,973	1,171	1,331	564	1,322	1,156
Debt on first mortgages.....(dollars)	6,347,600	6,128,300	1,367,600	1,075,300	801,800	273,500	205,200	130,400	1,007,800	1,265,900	1,076,100	219,300
Percent of value of property	48.2	48.1	51.2	41.5	40.9	43.3	52.7	57.6	52.3	42.5	54.9	51.4
Average debt.....(dollars)	939	934	1,319	728	730	722	1,973	1,164	1,324	561	1,319	1,130
2- to 4-family properties	420	411	52	126	105	21	5	1	51	128	48	9
Value of property.....(dollars)	1,084,100	1,059,600	170,800	301,800	258,100	43,700	10,500	4,000	207,100	249,300	116,100	24,500
Average value.....(dollars)	2,581	2,578	-	2,395	2,458	-	-	-	-	1,948	-	-
Debt on first and junior mortgages.....(dollars)	458,700	444,800	79,600	118,700	101,200	17,500	6,000	1,600	68,600	104,000	66,300	13,900
Percent of value of property	42.3	42.0	-	39.3	39.2	-	-	-	-	41.7	-	-
Average debt.....(dollars)	1,092	1,082	-	942	964	-	-	-	-	813	-	-
Debt on first mortgages.....(dollars)	451,400	437,500	78,600	113,900	97,400	16,500	6,000	1,600	68,600	102,500	66,300	13,900
Percent of value of property	41.6	41.3	-	37.7	37.7	-	-	-	-	41.1	-	-
Average debt.....(dollars)	1,075	1,064	-	904	928	-	-	-	-	801	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	7,923	7,588	1,191	1,691	1,225	466	117	125	888	2,581	975	355
RACE OF OCCUPANTS												
White	7,444	7,112	1,180	1,605	1,161	444	116	123	860	2,286	942	332
Negro	479	456	11	86	64	22	1	2	28	295	33	23
Other nonwhite	-	-	-	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	7,784	7,440	1,169	1,665	1,206	459	117	121	878	2,528	962	344
1930 to 1940	4,200	4,015	854	787	553	234	68	82	355	1,200	669	185
1920 to 1929	1,507	1,441	197	320	248	77	33	23	241	481	146	66
1910 to 1919	869	831	57	229	166	63	6	11	115	354	59	38
1900 to 1909	639	611	35	177	125	52	5	3	89	248	54	28
1880 to 1899	437	420	15	132	105	27	5	2	63	180	23	17
1879 or earlier	132	122	11	20	14	6	-	-	15	65	11	10

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	7,923	7,568	1,191	1,691	1,225	466	117	125	888	2,581	975	355
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,787	6,571	1,038	1,478	1,099	379	104	112	782	2,280	817	196
Under \$500	2,845	2,783	231	747	553	194	13	37	143	1,339	255	82
\$500 to \$999	1,607	1,571	274	566	286	100	23	28	210	521	149	36
\$1,000 to \$1,499	882	873	189	142	108	34	12	13	171	210	136	19
\$1,500 to \$1,999	496	480	125	83	76	17	15	10	84	85	38	18
\$2,000 to \$2,499	310	301	70	56	40	16	5	4	46	52	33	9
\$2,500 to \$2,999	204	196	47	25	22	3	5	7	32	18	22	8
\$3,000 to \$3,999	229	211	54	26	20	6	5	9	40	20	57	18
\$4,000 to \$4,999	99	94	24	17	12	5	-	1	24	5	23	5
\$5,000 to \$5,999	40	39	12	5	1	4	2	2	4	5	9	1
\$6,000 to \$7,499	32	31	10	-	-	-	6	-	7	4	4	1
\$7,500 to \$9,999	9	9	1	-	-	-	4	-	-	1	3	-
\$10,000 to \$14,999	4	3	1	1	1	-	-	-	1	-	-	1
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,308	7,141	1,115	1,631	1,180	451	113	115	888	2,359	920	167
Under 4.0%	49	48	4	4	2	2	-	2	-	28	10	1
4.0%	175	187	36	27	17	10	1	10	-	53	40	8
4.1% to 4.4%	3	3	1	-	-	-	-	-	-	-	2	-
4.5%	1,086	1,078	34	9	6	3	1	9	888	67	70	8
4.6% to 4.9%	2	2	-	-	-	-	-	-	-	-	2	-
5.0%	597	569	164	106	74	32	21	18	-	105	155	28
5.1% to 5.4%	6	6	3	1	1	-	-	-	-	1	1	-
5.5%	122	116	32	22	17	5	4	3	-	9	46	6
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	4,609	4,503	786	1,143	847	296	84	70	-	1,877	543	106
6.1% to 6.4%	1	1	1	1	1	-	-	-	-	-	2	-
6.5%	4	4	2	-	-	-	-	-	-	-	-	-
6.6% to 6.9%	1	1	-	-	-	-	-	-	-	1	-	-
7.0%	74	72	33	21	14	7	2	1	-	11	4	2
7.1% to 7.4%	1	1	1	1	-	-	-	-	-	-	-	-
7.5%	3	3	-	1	-	1	-	-	-	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	575	567	19	296	201	95	-	2	-	205	45	8
Average interest rate (percent)	5.81	5.81	5.79	6.30	6.30	6.31	5.78	5.53	4.50	6.04	5.69	5.78
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,210	6,046	1,137	1,240	887	353	106	111	850	1,780	822	164
Real estate taxes included in payment	1,302	1,239	287	156	113	43	15	17	276	194	294	63
Monthly	1,163	1,108	283	118	80	38	13	15	266	140	273	55
Quarterly	8	8	-	5	3	2	-	-	-	1	2	-
Semiannual	24	24	-	9	8	1	1	1	-	9	4	-
Annual	68	65	1	21	19	2	1	1	1	36	5	3
Other	3	3	1	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment	36	31	2	2	2	-	-	1	9	8	9	5
Real estate taxes not included in payment	4,858	4,554	824	1,036	743	283	88	86	534	1,511	475	82
Monthly	3,518	3,260	790	584	423	171	87	74	506	875	354	58
Quarterly	163	151	1	111	79	32	3	2	29	12	2	-
Semiannual	219	216	1	94	70	24	7	2	8	34	1	-
Annual	803	791	10	200	142	58	10	4	13	498	56	12
Other	48	48	2	15	12	3	3	1	1	19	8	-
Not reporting frequency of payment	85	78	12	22	17	5	1	-	4	26	11	9
Not reporting tax payment requirements	272	253	26	48	31	17	3	8	40	75	53	19
Monthly	181	167	24	25	15	10	3	7	37	30	41	14
Quarterly	6	6	-	3	2	1	-	-	-	2	1	-
Semiannual	8	8	-	4	3	1	-	-	1	2	1	-
Annual	59	57	2	13	9	4	-	1	1	31	9	2
Other	5	5	-	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment	13	10	-	3	2	1	-	-	1	5	1	3
No principal payments required	628	617	31	175	127	48	5	7	16	306	77	11
Monthly	165	180	19	45	33	12	1	3	16	72	24	5
Quarterly	41	41	-	25	16	9	-	1	-	9	6	-
Semiannual	54	51	2	18	13	5	2	1	-	22	6	3
Annual	303	301	6	73	52	21	2	1	-	186	33	2
Other	14	14	2	4	4	-	-	1	-	5	2	-
Not reporting frequency of payment	31	30	2	10	9	1	-	-	-	12	6	1
Not reporting principal payment requirements	386	223	18	43	28	15	3	5	19	98	37	163
Monthly	96	81	15	9	2	7	-	3	16	24	16	15
Quarterly	14	12	-	3	2	1	-	-	-	7	2	2
Semiannual	17	16	1	3	3	1	1	-	-	5	6	1
Annual	54	50	-	10	8	2	2	-	-	33	5	4
Other	5	3	-	1	-	1	-	1	-	1	1	2
Not reporting frequency of payment	200	61	4	17	13	4	-	1	3	29	7	139
No regular payments required	699	682	5	233	183	50	3	2	3	397	39	17

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	6,767	1,044	4,145	540	1,038	Reporting interest rate.....	7,308	1,225	4,419	585	1,071
Under \$500.....	2,845	204	1,733	320	588	Under 4.0%.....	49	5	26	7	11
\$500 to \$999.....	1,607	178	1,092	116	226	4.0%.....	175	41	95	13	26
\$1,000 to \$1,499.....	862	135	620	46	81	4.1% to 4.4%.....	3	3	-	-	-
\$1,500 to \$1,999.....	496	112	306	28	50	4.5%.....	1,086	354	645	19	70
\$2,000 to \$2,499.....	310	108	147	17	36	4.6% to 4.9%.....	2	2	-	-	-
\$2,500 to \$2,999.....	204	99	86	5	14	5.0%.....	597	226	287	30	54
\$3,000 to \$3,999.....	229	121	89	2	17	5.1% to 5.4%.....	6	4	2	-	-
\$4,000 to \$4,999.....	99	51	40	3	5	5.5%.....	122	65	47	2	8
\$5,000 to \$5,999.....	40	20	15	2	3	5.6% to 5.9%.....	-	-	-	-	-
\$6,000 to \$7,499.....	32	16	11	1	4	6.0%.....	4,609	474	2,949	459	747
\$7,500 to \$9,999.....	9	4	4	-	1	6.1% to 6.4%.....	1	-	1	-	-
\$10,000 to \$14,999.....	4	1	2	-	1	6.5%.....	4	1	3	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	6.6% to 6.9%.....	1	-	1	-	-
\$20,000 and over.....	-	-	-	-	-	7.0%.....	74	11	54	5	4
						7.1% to 7.4%.....	1	1	-	-	-
						7.5%.....	3	-	2	-	1
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	575	38	306	78	150
						Average interest rate.....(percent)	5.81	5.36	5.84	6.16	6.12

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,717	4,257	856	3,277	124	460
Total first mortgage outstanding debt..... (dollars).....	4,787,200	4,519,200	1,568,800	2,830,900	118,500	268,000
Total annual mortgage payment..... (dollars).....	905,446	885,001	222,996	638,356	23,669	20,445
Average first mortgage outstanding debt..... (dollars).....	1,015	1,062	1,832	864	964	583
Average value of property..... (dollars).....	2,045	2,107	2,928	1,900	1,811	1,468
Average annual estimated rental value..... (dollars).....	211	217	295	198	189	150
Average annual mortgage payment..... (dollars).....	182	206	261	195	191	44
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.9	19.6	14.2	22.5	19.8	7.5
Value of property.....	9.4	9.9	8.9	10.3	10.0	3.0
Estimated annual rental value.....	91.1	95.7	88.4	98.5	95.7	29.6
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	3,617	3,482	815	2,579	88	135
Average first mortgage outstanding debt..... (dollars).....	1,131	1,150	1,885	919	-	646
Average value of property..... (dollars).....	2,163	2,195	2,988	1,950	-	1,327
Average annual estimated rental value..... (dollars).....	224	227	301	205	-	142
Average annual mortgage payment..... (dollars).....	212	218	268	203	-	55
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.7	18.9	14.2	22.1	-	8.6
Value of property.....	9.8	9.9	9.0	10.4	-	4.2
Estimated annual rental value.....	94.4	95.7	89.0	99.1	-	38.9
<b>Monthly mortgage payment—</b>						
Under \$10.....	744	630	114	493	23	114
\$10 to \$14.....	953	942	125	797	20	11
\$15 to \$19.....	633	626	134	480	12	7
\$20 to \$24.....	490	488	148	324	16	2
\$25 to \$29.....	338	337	111	218	8	1
\$30 to \$39.....	241	241	99	137	5	-
\$40 to \$49.....	102	102	47	55	2	-
\$50 to \$59.....	75	75	24	49	2	-
\$60 to \$74.....	21	21	10	11	-	-
\$75 to \$99.....	8	8	1	7	-	-
\$100 and over.....	12	12	2	10	-	-
Average monthly mortgage payment..... (dollars).....	17.64	18.14	22.30	16.89	-	4.61
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	1,100	775	41	698	56	325
Average first mortgage outstanding debt..... (dollars).....	633	665	-	680	-	556
Average value of property..... (dollars).....	1,657	1,712	-	1,718	-	1,528
Average annual estimated rental value..... (dollars).....	166	172	-	172	-	153
Average annual mortgage payment..... (dollars).....	127	164	-	166	-	40
Percent which annual mortgage payment represents of—						
First mortgage debt.....	20.1	24.6	-	25.1	-	7.2
Value of property.....	7.7	9.6	-	9.7	-	2.6
Estimated annual rental value.....	76.5	95.4	-	96.1	-	26.0

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF CHATTANOOGA: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage	
			Number	Percent					Number	Percent		
1940: Dwelling units.....	34,372	33,471	9,204	27.5	24,267	877	24	8,738	4,057	46.4	4,681	
1930: Private families reporting tenure.....	-	28,623	9,639	33.7	18,984	-	-	-	-	-	-	
1920: All families reporting tenure.....	-	14,380	3,120	21.8	11,210	-	-	3,098	1,095	35.3	2,003	
Dwelling units: 1940.....	34,372	33,471	9,204	27.5	24,267	877	24	8,738	4,057	46.4	4,681	
COLOR OF OCCUPANTS												
White.....	-	23,917	7,900	33.0	16,017	-	-	7,544	3,724	49.4	3,820	
Nonwhite.....	-	9,554	1,304	13.6	8,250	-	-	1,194	333	27.9	861	
TYPE OF STRUCTURE												
1-family.....	19,881	19,485	7,971	40.9	11,514	376	20	7,610	3,555	46.7	4,055	
Other.....	14,491	13,986	1,233	8.8	12,753	501	4	1,128	502	44.5	826	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent.....	19,888	19,306	7,888	40.8	11,420	360	20	7,586	3,538	46.6	4,048	
Under \$5.....	294	289	90	31.1	199	5	-	81	16	-	65	
\$5 to \$9.....	2,590	2,534	514	20.3	2,020	56	-	478	111	23.2	367	
\$10 to \$14.....	4,734	4,678	882	18.9	3,796	53	3	825	278	33.7	547	
\$15 to \$19.....	3,132	3,086	1,067	34.6	2,019	46	-	1,025	479	46.7	546	
\$20 to \$24.....	2,241	2,206	1,039	47.1	1,167	34	1	1,011	458	45.3	553	
\$25 to \$29.....	1,738	1,681	899	53.5	782	54	3	871	401	46.0	470	
\$30 to \$39.....	2,151	2,076	1,284	61.8	792	47	8	1,237	625	50.5	612	
\$40 to \$49.....	1,216	1,184	619	69.2	565	30	4	797	473	59.3	324	
\$50 to \$59.....	745	724	347	47.8	377	19	-	533	302	56.7	251	
\$60 to \$74.....	482	472	394	83.5	78	9	1	388	238	61.3	150	
\$75 to \$99.....	205	199	179	90.4	20	6	-	175	97	55.4	78	
\$100 and over.....	178	177	172	96.6	5	1	-	165	60	36.4	105	
Median monthly rent.....(dollars).....	18.05	17.99	26.45	-	14.10	22.44	-	28.64	29.92	-	24.01	

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF CHATTANOOGA: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	4,057	3,623	190	318	412	367	358	658	494	331	266	134	77	26	13	1	434
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	3,870	3,454	173	292	392	349	345	611	475	323	268	129	70	24	13	-	416
Average interest rate.....(%).....	5.33	5.33	5.54	5.49	5.50	5.28	5.33	5.31	5.29	5.24	5.16	5.22	-	-	-	-	5.36
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	3,967	3,544	183	309	407	360	346	629	480	327	261	133	72	25	12	-	423
Building and loan association.....	203	178	12	23	19	17	17	35	23	14	8	6	4	-	-	-	25
Commercial bank.....	617	534	29	61	76	55	54	84	54	39	39	27	13	5	-	-	85
Savings bank.....	387	337	22	39	45	35	42	71	39	21	11	8	2	1	1	-	50
Life insurance company.....	543	512	2	1	15	27	24	71	115	99	80	42	23	9	4	-	31
Mortgage company.....	170	147	3	6	11	12	13	41	19	16	18	2	4	1	1	-	23
Home Owners' Loan Corporation.....	1,194	1,057	33	76	106	141	122	214	152	80	74	29	18	8	4	-	137
Individual.....	572	521	62	73	101	52	51	70	47	26	17	13	6	2	1	-	51
Other.....	281	258	20	30	34	21	23	43	31	32	14	6	2	1	1	-	23
Reporting debt and value.....	3,855	3,450	169	299	392	342	348	610	478	321	252	132	73	24	12	-	405
JUNIOR MORTGAGE																	
First mortgage only.....	649	599	23	55	84	66	75	89	76	47	41	22	14	4	3	-	50
First and junior mortgage.....	88	78	2	2	8	10	9	22	13	3	4	1	2	-	2	-	10
With 1st mtg.; not rptg. on junior.....	3,118	2,775	144	242	300	266	264	499	387	271	207	108	57	20	7	-	345
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,489	1,370	166	251	247	140	100	204	238	17	5	1	1	-	-	-	119
\$1,000 to \$1,499.....	868	576	3	45	115	111	107	120	37	18	12	4	3	1	-	-	90
\$1,500 to \$1,999.....	500	431	-	3	28	74	76	134	71	27	14	3	1	-	-	-	69
\$2,000 to \$2,499.....	304	261	-	-	2	14	57	45	15	70	43	14	2	1	-	-	43
\$2,500 to \$2,999.....	279	254	-	-	-	-	-	71	77	53	35	5	2	-	-	-	25
\$3,000 to \$3,999.....	271	241	-	-	-	3	8	71	27	53	35	5	2	-	-	-	30
\$4,000 to \$4,999.....	172	162	-	-	-	-	-	35	27	74	69	28	6	2	-	-	10
\$5,000 to \$5,999.....	76	71	-	-	-	-	-	1	12	55	51	28	12	3	-	-	5
\$6,000 to \$7,499.....	52	45	-	-	-	-	-	-	1	7	24	15	3	-	-	-	7
\$7,500 to \$9,999.....	30	27	-	-	-	-	-	-	-	-	2	23	15	4	-	-	3
\$10,000 to \$14,999.....	11	8	-	-	-	-	-	-	-	-	-	14	10	1	-	-	3
\$15,000 to \$19,999.....	3	2	-	-	-	-	-	-	-	-	-	1	-	-	-	-	3
\$20,000 and over.....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	14,120	12,562	110	341	631	705	888	1,999	2,020	1,643	1,587	1,065	807	374	383	-	1,558
Average value.....(dollars).....	3,683	3,641	650	1,142	1,609	2,065	2,551	3,276	4,243	5,120	6,298	8,087	-	-	-	-	3,647
Debt on first and jr. mtgs.(thous.).....	7,189	6,461	66	184	323	374	446	1,034	1,102	869	784	564	447	141	127	-	728
Percent of value of property.....	50.9	51.4	59.9	53.9	51.3	52.9	50.2	51.7	54.5	52.9	49.4	53.0	-	-	-	-	46.7
Average debt.....(dollars).....	1,865	1,673	399	616	825	1,092	1,290	1,695	2,514	2,707	3,112	4,276	-	-	-	-	1,797
Debt on first mtgs.....(thousands).....	7,126	6,408	66	184	320	368	440	1,021	1,095	865	781	564	444	141	119	-	720
Percent of value of property.....	50.5	51.0	59.7	53.7	50.7	51.9	49.5	51.1	54.2	52.7	49.2	53.0	-	-	-	-	46.2
Average debt.....(dollars).....	1,849	1,657	388	614	816	1,070	1,264	1,674	2,300	2,686	3,088	4,275	-	-	-	-	1,779

HOUSING -NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF CHATTANOOGA: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	4,057	3,957	203	1,004	617	387	543	170	1,194	572	281	90
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,870	3,827	193	959	597	362	534	164	1,194	520	263	43
Average interest rate.....(percent)	5.33	5.33	5.60	5.65	5.65	5.86	5.45	5.61	4.50	5.79	5.66	-
Reporting debt and value	3,855	3,794	196	961	595	366	525	164	1,136	539	273	61
Percent distribution	-	100.0	5.2	25.3	15.7	9.6	13.6	4.3	29.9	14.2	7.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,855	3,794	196	961	595	366	525	164	1,136	539	273	61
First mortgage only	649	647	38	118	85	33	106	25	181	83	96	2
First and junior mortgage	88	81	7	22	15	7	5	5	18	15	9	7
With first mortgage; not reporting on junior mortgage	3,118	3,066	151	821	495	326	414	134	937	441	168	52
1-family properties	3,450	3,400	174	838	518	321	494	143	1,009	490	251	50
First mortgage only	589	597	34	110	78	32	101	19	163	77	95	2
First and junior mortgage	78	72	7	19	12	7	4	5	17	12	8	6
With first mortgage; not reporting on junior mortgage	2,775	2,731	133	710	428	282	389	119	829	401	150	42
2- to 4-family properties	405	394	22	122	77	45	31	21	127	49	22	11
First mortgage only	50	50	4	8	7	1	5	6	18	6	3	-
First and junior mortgage	10	9	-	3	3	-	1	-	1	3	1	1
With first mortgage; not reporting on junior mortgage	345	335	18	111	67	44	25	15	108	40	18	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,855	3,794	196	961	595	366	525	164	1,136	539	273	61
Value of property.....(dollars)	14,120,100	13,835,900	642,900	3,163,900	2,034,800	1,129,100	2,801,400	650,600	4,123,000	1,506,500	947,600	284,200
Average value.....(dollars)	3,663	3,647	3,280	3,292	3,420	3,085	5,336	3,967	3,629	2,795	3,471	-
Debt on first and junior mortgages.....(dollars)	7,188,800	7,053,700	323,500	1,600,800	1,072,500	528,300	1,490,500	342,600	2,119,500	885,400	491,400	134,900
Percent of value of property	50.9	51.0	50.3	50.6	52.7	46.8	53.2	52.7	51.4	45.5	51.9	-
Average debt.....(dollars)	1,865	1,859	1,651	1,666	1,803	1,443	2,839	2,089	1,866	1,272	1,800	-
Debt on first mortgages.....(dollars)	7,126,100	6,998,900	318,700	1,584,500	1,060,800	523,700	1,487,000	340,900	2,105,300	875,500	487,000	127,200
Percent distribution	-	100.0	4.8	22.8	15.2	7.5	21.2	4.9	30.1	9.7	7.0	-
Percent of value of property	50.5	50.6	49.6	50.1	52.1	46.4	53.1	52.4	51.1	44.8	51.4	-
Average debt.....(dollars)	1,849	1,845	1,623	1,649	1,785	1,431	2,832	2,079	1,853	1,253	1,784	-
1-family properties	3,450	3,400	174	839	518	321	494	143	1,009	490	251	50
Value of property.....(dollars)	12,562,000	12,353,800	558,900	2,766,100	1,770,500	995,100	2,629,600	578,600	3,808,300	1,350,300	861,800	208,200
Average value.....(dollars)	3,641	3,633	3,212	3,297	3,418	3,102	5,323	4,048	3,576	2,756	3,433	-
Debt on first and junior mortgages.....(dollars)	6,480,900	6,348,900	290,900	1,390,600	933,100	457,500	1,413,700	315,300	1,888,200	617,800	454,400	112,000
Percent of value of property	51.4	51.4	52.0	50.3	52.7	46.0	53.8	54.1	51.8	45.8	52.7	-
Average debt.....(dollars)	1,873	1,867	1,672	1,667	1,801	1,425	2,882	2,181	1,852	1,261	1,610	-
Debt on first mortgages.....(dollars)	6,405,700	6,301,200	286,100	1,377,000	924,100	452,900	1,411,000	311,800	1,854,600	610,800	450,100	104,500
Percent of value of property	51.0	51.0	49.8	50.1	52.2	45.5	53.7	53.8	51.4	45.2	52.2	-
Average debt.....(dollars)	1,857	1,853	1,644	1,641	1,784	1,411	2,856	2,179	1,838	1,247	1,795	-
2- to 4-family properties	405	394	22	122	77	45	31	21	127	49	22	11
Value of property.....(dollars)	1,558,100	1,482,100	84,000	397,800	264,300	133,500	171,800	71,800	514,700	156,200	85,800	76,000
Average value.....(dollars)	3,847	3,762	-	3,261	-	-	-	-	4,053	-	-	-
Debt on first and junior mortgages.....(dollars)	727,700	704,800	32,600	210,200	139,400	70,800	78,800	29,300	251,300	67,600	37,000	22,900
Percent of value of property	46.7	47.6	-	52.8	-	-	-	-	46.8	-	-	-
Average debt.....(dollars)	1,797	1,789	-	1,723	-	-	-	-	1,979	-	-	-
Debt on first mortgages.....(dollars)	720,400	697,700	32,600	207,500	136,700	70,800	76,000	29,300	250,700	64,700	36,900	22,700
Percent of value of property	46.2	47.1	-	52.2	-	-	-	-	48.7	-	-	-
Average debt.....(dollars)	1,779	1,771	-	1,701	-	-	-	-	1,974	-	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF CHATTANOOGA: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	3,623	3,544	178	871	554	337	512	147	1,057	521	258	79
RACE OF OCCUPANTS												
White	3,307	3,241	161	774	480	294	502	145	965	449	245	66
Negro	307	295	17	96	54	42	7	1	91	71	12	12
Other nonwhite	9	8	-	1	-	1	5	1	1	1	1	1
YEAR BUILT												
Reporting year built	3,534	3,458	172	852	550	322	505	141	1,031	505	252	76
1930 to 1940	615	603	44	108	63	45	161	48	123	67	52	12
1920 to 1929	1,724	1,696	62	427	276	151	274	61	547	221	104	28
1910 to 1919	682	658	43	163	99	84	41	17	209	120	65	24
1900 to 1909	398	386	17	118	69	49	21	10	124	70	28	12
1880 to 1899	101	101	4	31	20	11	8	5	25	23	5	-
1879 or earlier	14	14	2	5	3	2	-	-	3	4	-	-

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF CHATTANOOGA: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	3,623	3,544	178	871	534	337	512	147	1,057	521	258	79
<b>OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE</b>												
Reporting indebtedness.....	3,450	3,400	174	839	518	321	494	143	1,009	490	251	50
Under \$500.....	397	393	28	122	69	53	17	5	68	116	37	4
\$500 to \$999.....	688	681	42	210	122	88	26	23	210	114	56	7
\$1,000 to \$1,499.....	584	572	26	134	81	53	48	28	202	105	36	12
\$1,500 to \$1,999.....	421	414	19	114	74	40	58	15	152	54	22	7
\$2,000 to \$2,499.....	460	453	19	104	70	34	80	27	145	49	30	7
\$2,500 to \$2,999.....	249	247	12	45	24	21	65	12	73	23	17	2
\$3,000 to \$3,999.....	336	331	15	57	37	20	90	23	108	13	27	5
\$4,000 to \$4,999.....	181	180	6	22	16	6	56	8	43	6	19	1
\$5,000 to \$5,999.....	70	68	4	16	12	4	23	4	10	8	3	2
\$6,000 to \$7,499.....	46	44	2	7	7	-	17	1	11	3	3	2
\$7,500 to \$9,999.....	27	26	1	6	5	1	12	1	5	1	-	1
\$10,000 to \$14,999.....	8	8	-	1	-	1	1	1	4	1	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	1	-
\$20,000 and over.....	2	2	-	1	1	-	1	-	-	-	-	-
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	3,454	3,416	168	832	515	317	503	142	1,057	472	242	36
Under 4.0%.....	7	7	1	-	-	-	-	-	-	6	-	-
4.0% to 4.1%.....	33	32	7	6	5	1	5	2	-	10	2	1
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,191	1,185	7	26	14	12	56	3	1,057	10	26	6
4.5% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	461	450	38	110	67	43	174	41	-	52	35	11
5.0% to 5.1%.....	2	2	1	-	-	-	-	1	-	-	-	-
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	173	172	14	33	23	10	54	25	-	10	36	1
5.5% to 5.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
6.0%.....	1,521	1,502	97	624	387	237	209	68	-	373	131	19
6.1% to 6.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
6.5%.....	6	6	1	2	1	1	2	1	-	-	-	-
6.5% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	30	30	1	14	6	8	-	-	-	4	11	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	2	2	-	-	-	-	-	-	-	2	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	26	26	1	16	11	5	2	1	-	5	1	-
Average interest rate..... (percent)	5.33	5.33	5.58	5.86	5.86	5.85	5.43	5.58	4.50	5.80	5.66	-
<b>TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE</b>												
Principal payments required.....	3,203	3,166	162	734	452	282	484	158	989	418	241	37
Real estate taxes included in payment.....	942	934	53	213	148	65	162	47	294	46	19	8
Monthly.....	866	858	52	201	139	62	152	46	285	42	80	8
Quarterly.....	1	1	-	1	1	-	-	-	-	-	-	-
Semiannual.....	9	9	1	2	2	-	1	-	2	2	1	-
Annual.....	6	6	-	5	5	-	-	-	-	1	-	-
Other.....	40	40	-	1	1	-	-	-	-	1	38	-
Not reporting frequency of payment.....	20	20	-	3	-	3	9	1	7	-	-	-
Real estate taxes not included in payment.....	2,240	2,211	107	519	303	216	320	89	685	368	119	29
Monthly.....	1,932	1,912	93	411	235	176	268	71	672	300	96	20
Quarterly.....	24	24	-	3	3	-	9	2	1	8	1	-
Semiannual.....	141	138	6	48	36	12	32	8	-	30	12	5
Annual.....	81	81	5	41	20	21	6	-	-	18	6	-
Other.....	13	13	1	2	-	2	2	1	-	3	4	-
Not reporting frequency of payment.....	49	45	2	14	9	5	2	2	16	9	-	4
Not reporting tax payment requirements.....	21	21	2	2	1	1	2	2	6	4	3	-
Monthly.....	20	20	2	2	1	1	2	2	5	4	3	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	1	-	-	-
No principal payments required.....	219	217	7	79	48	31	16	6	48	54	7	2
Monthly.....	133	133	3	44	28	16	11	3	47	24	1	-
Quarterly.....	1	1	-	1	-	-	-	-	-	1	-	-
Semiannual.....	51	49	2	18	12	6	4	1	-	19	5	2
Annual.....	25	23	1	16	8	8	-	-	-	7	-	-
Other.....	3	3	1	1	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	6	6	-	1	-	1	1	-	1	2	1	-
Not reporting principal payment requirements.....	86	49	2	12	5	7	3	1	19	9	3	37
Monthly.....	33	29	1	5	3	2	1	-	16	5	1	4
Quarterly.....	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual.....	7	7	-	4	-	4	1	1	-	1	-	-
Annual.....	4	3	1	1	1	-	-	-	-	1	-	1
Other.....	1	-	-	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment.....	40	9	-	2	2	-	1	-	3	1	2	31
No regular payments required.....	115	112	7	46	29	17	9	2	1	40	7	3

HOUSING—NONFARM MORTGAGES

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CHATTANOOGA: 1940  
[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	5,450	912	2,157	207	174	Reporting interest rate	3,454	921	2,187	205	181
Under \$500	397	38	301	29	29	Under 4.0%	7	1	4	1	1
\$500 to \$999	688	121	481	54	32	4.0%	35	7	20	4	2
\$1,000 to \$1,499	584	111	397	52	24	1.1% to 4.4%	-	-	-	-	-
\$1,500 to \$1,999	421	111	258	34	18	4.5%	1,191	345	761	55	30
\$2,000 to \$2,499	460	137	275	18	30	4.6% to 4.9%	-	-	-	-	-
						5.0%	461	157	272	14	18
\$2,500 to \$2,999	249	96	155	6	12	5.1% to 5.4%	2	1	1	-	-
\$3,000 to \$3,999	556	158	160	7	11	5.5%	173	74	83	8	8
\$4,000 to \$4,999	161	81	72	3	5	5.6% to 5.9%	1	-	-	-	1
\$5,000 to \$5,999	70	30	29	3	6	6.0%	1,521	318	991	117	97
\$6,000 to \$7,499	46	18	25	1	2	6.1% to 6.4%	1	-	1	-	-
						6.5%	6	1	5	-	-
\$7,500 to \$9,999	27	8	17	-	2	6.6% to 6.9%	-	-	-	-	-
\$10,000 to \$14,999	8	2	5	-	1	7.0%	30	12	13	3	2
\$15,000 to \$19,999	1	-	1	-	-	7.1% to 7.4%	-	-	-	-	-
\$20,000 and over	2	1	1	-	-	7.5%	2	-	2	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	28	7	14	3	2
						Average interest rate (percent)	5.33	5.24	5.33	5.51	5.59

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CHATTANOOGA: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,987	2,793	811	1,987	15	194
Total first mortgage outstanding debt (dollars)	5,558,000	5,305,200	1,998,800	3,276,700	29,900	250,800
Total annual mortgage payment (dollars)	878,861	859,180	301,433	551,943	5,784	19,701
Average first mortgage outstanding debt (dollars)	1,880	1,899	2,484	1,666	-	1,293
Average value of property (dollars)	5,629	5,668	4,104	3,487	-	3,071
Average annual estimated rental value (dollars)	396	399	451	378	-	351
Average annual mortgage payment (dollars)	294	308	372	281	-	102
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	16.2	15.1	16.8	-	7.9
Value of property	8.1	8.4	9.1	8.0	-	3.3
Estimated annual rental value	74.3	77.1	82.5	74.3	-	29.0
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	2,898	2,572	801	1,756	15	126
Average first mortgage outstanding debt (dollars)	1,870	1,907	2,471	1,648	-	1,126
Average value of property (dollars)	5,531	5,572	4,097	3,330	-	2,694
Average annual estimated rental value (dollars)	387	391	450	363	-	313
Average annual mortgage payment (dollars)	304	314	374	286	-	106
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	16.5	15.1	17.3	-	9.4
Value of property	8.6	8.8	9.1	8.6	-	3.9
Estimated annual rental value	78.6	80.3	85.0	78.7	-	35.8
Monthly mortgage payment—						
Under \$10	296	212	19	193	-	84
\$10 to \$14	450	432	61	371	-	18
\$15 to \$19	468	458	106	350	2	10
\$20 to \$24	325	318	97	218	3	7
\$25 to \$29	330	330	108	221	1	-
\$30 to \$39	468	461	224	251	6	7
\$40 to \$49	184	184	103	79	2	-
\$50 to \$59	89	89	42	47	-	-
\$60 to \$74	51	51	28	22	1	-
\$75 to \$99	18	18	10	8	-	-
\$100 and over	19	19	3	16	-	-
Average monthly mortgage payment (dollars)	25.34	26.15	31.13	23.83	-	8.80
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	289	221	10	211	-	68
Average first mortgage outstanding debt (dollars)	1,766	1,817	-	1,811	-	-
Average value of property (dollars)	4,544	4,783	-	4,787	-	-
Average annual estimated rental value (dollars)	479	496	-	496	-	-
Average annual mortgage payment (dollars)	202	235	-	236	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	13.0	-	13.0	-	-
Value of property	4.4	4.9	-	4.9	-	-
Estimated annual rental value	42.2	47.4	-	47.6	-	-

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	46,957	45,555	15,971	35.1	29,582	1,157	247	14,961	6,337	42.4	8,624
Urban	35,997	35,071	10,006	28.5	25,065	901	25	9,455	4,453	47.1	5,002
Rural-nonfarm	10,960	10,482	5,965	56.9	4,517	256	222	5,506	1,884	34.2	3,622
COLOR OF OCCUPANTS											
White	-	35,322	14,529	40.6	20,993	-	-	15,457	5,962	44.5	7,495
Nonwhite	-	10,231	1,642	16.0	8,589	-	-	1,504	375	24.9	1,129
TYPE OF STRUCTURE											
1-family	31,383	30,504	14,497	47.5	16,007	659	240	13,620	5,783	42.3	7,857
Other	15,574	15,049	1,474	9.8	13,575	518	7	1,541	574	42.8	767
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	30,978	30,153	14,339	47.6	15,814	612	213	15,575	5,740	42.5	7,855
Under \$5	2,045	1,986	1,076	54.2	910	53	6	918	89	9.7	829
\$5 to \$9	4,909	4,768	1,455	30.5	3,315	121	20	1,325	258	18.0	1,085
\$10 to \$14	6,889	6,579	1,783	27.1	4,796	94	16	1,650	496	30.1	1,154
\$15 to \$19	4,459	4,365	1,772	40.6	2,593	75	20	1,693	713	42.1	980
\$20 to \$24	4,224	3,146	1,688	53.7	1,458	46	52	1,626	755	46.4	871
\$25 to \$29	2,493	2,411	1,429	59.3	982	64	23	1,361	660	47.8	721
\$30 to \$39	5,086	2,987	2,025	67.8	982	66	53	1,949	1,055	54.1	894
\$40 to \$49	1,714	1,849	1,188	72.0	461	40	25	1,156	711	61.5	445
\$50 to \$59	979	941	740	78.6	201	28	10	719	409	56.9	310
\$60 to \$74	670	641	544	84.9	97	15	14	537	331	61.6	206
\$75 to \$99	362	345	313	91.0	32	10	7	306	183	53.5	143
\$100 and over	344	335	328	97.6	7	2	7	317	120	37.9	197
Median monthly rent.....(dollars)	16.57	16.50	22.72	-	15.34	17.10	27.22	25.20	28.89	-	18.83

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	6,337	5,864	405	516	620	618	592	1,093	731	455	398	212	134	62	36	2	473
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	6,076	5,622	367	478	588	593	577	1,057	708	446	379	206	126	60	36	-	454
Average interest rate (%)	5.32	5.32	5.57	5.55	5.50	5.34	5.38	5.28	5.23	5.20	5.12	5.18	5.00	-	-	-	5.36
HOLDER OF FIRST MORTGAGE																	
Reporting holder	6,191	5,729	388	498	607	606	579	1,076	711	448	381	211	127	61	35	1	462
Building and loan association	369	342	21	37	45	45	45	61	41	18	14	8	6	1	-	-	27
Commercial bank	827	759	48	84	99	74	87	121	74	47	33	16	7	2	-	-	88
Savings bank	609	556	35	64	65	65	74	128	57	51	22	15	3	1	1	1	53
Life insurance company	807	774	3	4	24	37	35	113	137	116	78	48	30	23	-	-	33
Mortgage company	440	412	16	10	27	27	28	108	85	50	37	11	7	6	2	-	28
Home Owners' Loan Corporation	1,654	1,509	54	97	145	197	170	338	207	106	104	42	30	12	5	-	145
Individual	1,076	1,014	179	159	160	126	99	134	87	51	26	17	12	3	1	-	62
Other	409	383	32	43	44	37	41	73	45	36	16	9	5	1	1	-	26
Reporting debt and value	5,997	5,555	357	476	579	563	578	1,047	704	441	373	210	130	60	35	-	444
JUNIOR MORTGAGE																	
First mortgage only	956	899	60	72	91	84	96	155	114	65	57	37	36	19	13	-	57
First and junior mortgage	115	105	5	2	9	18	14	27	13	6	5	4	2	-	2	-	10
With 1st mtg.; not rptg. on junior	4,926	4,549	294	402	479	461	468	865	577	370	311	169	92	41	20	-	377
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	2,349	2,215	350	416	580	259	194	310	264	27	7	5	2	1	-	-	154
\$1,000 to \$1,499	984	891	7	54	161	170	171	209	61	25	19	8	5	1	-	-	95
\$1,500 to \$1,999	743	685	-	6	35	107	121	216	106	48	21	5	3	-	-	-	75
\$2,000 to \$2,499	471	423	-	-	3	20	78	112	50	82	56	17	5	1	-	-	46
\$2,500 to \$2,999	409	378	-	-	-	7	14	128	107	83	41	13	4	-	-	-	50
\$3,000 to \$3,999	475	442	-	-	-	-	-	71	94	110	112	36	14	5	-	-	33
\$4,000 to \$4,999	248	237	-	-	-	-	-	1	21	78	77	37	19	6	-	-	11
\$5,000 to \$5,999	127	121	-	-	-	-	-	-	1	10	53	46	21	6	-	-	6
\$6,000 to \$7,499	92	85	-	-	-	-	-	-	-	6	30	10	2	2	-	-	7
\$7,500 to \$9,999	64	61	-	-	-	-	-	-	-	-	1	6	25	21	6	-	3
\$10,000 to \$14,999	28	25	-	-	-	-	-	-	-	-	-	4	7	14	5	-	3
\$15,000 to \$19,999	6	5	-	-	-	-	-	-	-	-	-	-	-	5	-	-	1
\$20,000 and over	2	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	22,155	20,465	209	535	925	1,156	1,472	3,418	2,985	2,253	2,356	1,707	1,453	937	1,064	-	1,690
Average value (dollars)	3,694	3,685	586	1,120	1,598	2,052	2,547	3,264	4,237	5,109	6,317	8,128	11,177	-	-	-	3,806
Debt on first & jr. mtgs. (thous.)	11,047	10,256	117	274	448	581	696	1,733	1,614	1,195	1,202	901	761	396	340	-	790
Percent of value of property	49.9	50.1	55.9	51.3	48.4	50.3	47.3	50.7	54.1	53.0	51.0	52.8	52.4	-	-	-	46.5
Average debt (dollars)	1,842	1,847	327	575	773	1,032	1,204	1,655	2,292	2,710	3,223	4,291	5,653	-	-	-	1,780
Debt on first mtgs. (thousands)	10,968	10,186	116	273	443	570	688	1,717	1,607	1,191	1,197	898	758	396	332	-	763
Percent of value of property	49.5	49.8	55.6	51.2	47.9	49.3	46.7	50.2	53.9	52.8	50.8	52.6	52.2	-	-	-	46.3
Average debt (dollars)	1,829	1,854	325	574	765	1,012	1,189	1,640	2,283	2,700	3,208	4,278	5,630	-	-	-	1,764

HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	6,537	6,191	369	1,456	827	609	807	440	1,654	1,076	409	146
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate	6,076	6,005	557	1,584	804	580	794	451	1,654	1,000	385	71
Average interest rate.....(percent)	5.32	5.32	5.57	5.82	5.84	5.78	5.37	5.29	4.50	5.82	5.54	-
Reporting debt and value	5,997	5,894	349	1,379	798	581	781	424	1,559	1,008	394	103
Percent distribution	-	100.0	5.9	23.4	18.5	9.9	13.3	7.2	26.5	17.1	6.7	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	5,997	5,894	349	1,379	798	581	781	424	1,559	1,008	394	103
First mortgage only	958	952	45	156	122	34	155	113	223	159	103	4
First and junior mortgage	115	105	7	27	16	11	8	9	25	19	10	10
With first mortgage; not reporting on junior mortgage	4,926	4,837	299	1,196	660	536	618	302	1,311	830	281	89
1-family properties	5,553	5,461	325	1,249	716	533	748	398	1,424	948	369	92
First mortgage only	899	895	39	145	112	35	150	104	205	152	100	4
First and junior mortgage	105	96	7	24	13	11	7	9	24	16	9	9
With first mortgage; not reporting on junior mortgage	4,549	4,470	279	1,080	591	489	591	285	1,195	780	260	79
2- to 4-family properties	444	433	24	130	82	48	33	26	135	60	25	11
First mortgage only	57	57	4	11	10	1	5	9	18	7	3	-
First and junior mortgage	10	9	-	3	3	-	1	-	1	3	1	1
With first mortgage; not reporting on junior mortgage	377	367	20	116	69	47	27	17	116	50	21	10
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	5,997	5,894	349	1,379	798	581	781	424	1,559	1,008	394	103
Value of property (dollars)	22,155,200	21,745,700	1,086,900	4,547,200	2,789,300	1,757,900	4,879,200	1,749,600	5,700,100	2,481,200	1,289,500	411,500
Average value (dollars)	3,694	3,689	3,114	3,297	3,495	3,026	6,247	4,126	3,656	2,462	3,298	3,995
Debt on first and junior mortgages (dollars)	11,046,700	10,855,200	559,800	2,168,200	1,352,400	825,800	2,506,300	1,050,400	2,831,500	1,103,600	648,600	193,500
Percent of value of property	49.9	49.9	51.5	47.5	47.8	47.0	51.6	60.0	49.7	44.5	49.5	47.0
Average debt (dollars)	1,842	1,841	1,603	1,565	1,670	1,421	3,209	2,477	1,816	1,095	1,634	1,879
Debt on first mortgages (dollars)	10,968,400	10,785,300	554,800	2,158,000	1,319,200	818,800	2,499,600	1,045,000	2,814,900	1,092,200	638,800	185,100
Percent distribution	-	100.0	5.1	19.8	12.2	7.6	23.2	9.7	26.1	10.1	5.9	-
Percent of value of property	49.5	49.8	51.0	47.0	47.3	46.6	51.2	59.7	49.4	44.0	49.2	45.0
Average debt (dollars)	1,829	1,830	1,580	1,550	1,653	1,409	3,201	2,465	1,806	1,084	1,621	1,797
1-family properties	5,553	5,461	325	1,249	716	533	748	398	1,424	948	369	92
Value of property (dollars)	20,465,400	20,129,900	995,900	4,120,300	2,509,900	1,610,400	4,692,900	1,856,000	5,155,100	2,302,200	1,207,500	335,500
Average value (dollars)	3,685	3,686	3,084	3,299	3,505	3,021	6,274	4,161	3,620	2,428	3,272	-
Debt on first and junior mortgages (dollars)	10,256,300	10,065,700	522,800	1,964,500	1,186,400	748,100	2,422,200	1,009,000	2,566,800	1,028,400	604,000	170,800
Percent of value of property	50.1	50.1	52.5	47.0	47.3	46.5	51.6	60.9	49.8	44.6	50.0	-
Average debt (dollars)	1,847	1,847	1,609	1,549	1,657	1,404	3,258	2,535	1,803	1,085	1,637	-
Debt on first mortgages (dollars)	10,185,300	10,022,900	518,000	1,917,000	1,175,900	741,100	2,416,300	1,003,600	2,550,800	1,017,900	599,500	162,400
Percent of value of property	49.8	49.8	52.0	46.5	46.9	46.0	51.5	60.6	49.5	44.2	49.8	-
Average debt (dollars)	1,854	1,855	1,594	1,535	1,642	1,390	3,230	2,522	1,791	1,074	1,624	-
2- to 4-family properties	444	433	24	130	82	48	33	26	135	60	25	11
Value of property (dollars)	1,689,800	1,615,800	91,000	426,800	279,400	147,500	186,300	95,800	545,000	179,000	92,000	76,000
Average value (dollars)	3,806	3,727	-	3,284	-	-	-	-	4,037	-	-	-
Debt on first and junior mortgages (dollars)	790,400	767,500	36,800	223,500	146,000	77,700	84,100	41,400	284,700	77,200	39,800	22,900
Percent of value of property	46.8	47.6	-	52.4	-	-	-	-	48.6	-	-	-
Average debt (dollars)	1,780	1,773	-	1,721	-	-	-	-	1,961	-	-	-
Debt on first mortgages (dollars)	785,100	760,400	36,800	221,000	143,300	77,700	83,300	41,400	264,100	74,300	39,500	22,700
Percent of value of property	46.3	47.1	-	51.8	-	-	-	-	48.5	-	-	-
Average debt (dollars)	1,764	1,766	-	1,700	-	-	-	-	1,956	-	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	5,864	5,729	342	1,295	739	556	774	412	1,509	1,014	383	135
<b>RACE OF OCCUPANTS</b>												
White	5,508	5,389	323	1,186	675	511	762	403	1,409	937	589	119
Negro	347	332	19	108	64	44	9	8	99	76	15	15
Other nonwhite	9	8	-	1	-	1	3	1	1	1	1	1
<b>YEAR BUILT</b>												
Reporting year built	5,746	5,615	355	1,287	730	537	765	406	1,477	992	373	131
1936 to 1940	1,801	1,754	148	532	158	174	305	252	245	340	132	47
1926 to 1935	2,578	2,531	105	888	361	227	371	113	825	394	137	47
1916 to 1919	798	784	56	182	112	70	50	22	240	144	70	24
1906 to 1909	442	429	20	125	72	55	29	12	154	80	29	13
1880 to 1899	117	117	5	55	24	11	10	6	29	27	5	-
1879 or earlier	20	20	5	5	3	2	-	1	4	7	-	-

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	5,864	5,729	342	1,295	759	556	774	412	1,509	1,014	383	135
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	5,554	5,462	325	1,250	716	534	748	398	1,424	948	369	92
Under \$500	886	869	59	244	149	95	32	23	130	297	84	17
\$500 to \$999	1,052	1,037	75	282	149	133	40	42	293	225	80	15
\$1,000 to \$1,499	897	881	50	200	112	88	67	45	292	181	48	16
\$1,500 to \$1,999	656	644	41	173	96	77	72	42	187	99	30	12
\$2,000 to \$2,499	622	611	36	140	83	57	104	49	176	66	40	11
\$2,500 to \$2,999	372	368	22	65	32	33	80	49	98	31	23	4
\$3,000 to \$3,999	536	528	19	79	43	36	138	94	144	23	31	8
\$4,000 to \$4,999	236	233	7	26	19	7	85	28	54	9	24	3
\$5,000 to \$5,999	119	116	10	19	14	5	44	12	19	8	4	3
\$6,000 to \$7,499	87	85	3	9	8	1	39	5	18	5	6	2
\$7,500 to \$9,999	60	59	2	9	8	1	31	7	8	2	-	1
\$10,000 to \$14,999	25	25	1	3	2	1	12	2	5	2	-	-
\$15,000 to \$19,999	4	4	-	-	-	-	3	-	-	-	1	-
\$20,000 and over	2	2	-	1	1	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,622	5,556	330	1,249	717	532	782	404	1,509	941	361	66
Under 4.0%	17	17	1	3	1	2	1	-	-	11	1	-
4.0%	67	65	9	9	5	4	8	4	-	24	11	2
4.1% to 4.4%	2	2	-	-	-	-	2	-	-	-	-	-
4.5%	1,861	1,850	15	47	22	25	114	101	1,509	24	40	11
4.6% to 4.9%	1	1	-	-	-	-	1	-	-	-	-	-
5.0%	854	838	91	194	104	90	265	117	-	91	80	16
5.1% to 5.4%	2	2	1	-	-	-	-	1	-	-	-	-
5.5%	277	271	29	56	29	27	80	41	-	22	43	6
5.6% to 5.9%	2	2	-	-	-	-	2	-	-	-	-	-
6.0%	2,434	2,403	179	893	530	363	285	138	-	735	175	31
6.1% to 6.4%	1	1	-	1	1	1	-	-	-	-	-	-
6.5%	8	8	1	2	1	1	2	1	-	2	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	42	42	3	15	7	8	-	-	-	12	12	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	3	3	-	1	1	-	-	-	-	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	51	51	1	28	16	12	2	1	-	18	1	-
Average interest rate (percent)	5.32	5.32	5.56	5.81	5.84	5.78	5.55	5.27	4.50	5.82	5.52	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	5,261	5,200	321	1,190	647	485	731	393	1,433	833	359	61
Real estate taxes included in payment	1,501	1,483	81	324	194	150	243	177	433	66	158	18
Monthly	1,407	1,390	80	307	181	126	233	170	421	60	119	17
Quarterly	2	2	-	2	2	-	-	-	-	-	-	-
Semiannual	11	11	1	2	2	-	1	1	3	2	1	-
Annual	13	13	-	9	8	1	-	1	-	2	1	-
Other	41	41	-	1	1	-	-	-	-	2	36	-
Not reporting frequency of payment	27	25	-	3	-	3	9	5	9	-	-	1
Real estate taxes not included in payment	3,726	3,683	235	802	451	351	486	214	990	760	196	43
Monthly	3,293	3,261	217	654	366	299	414	192	961	645	168	32
Quarterly	36	36	1	8	7	1	10	2	1	12	2	-
Semiannual	165	179	6	57	43	14	46	10	-	46	14	6
Annual	117	117	7	52	24	28	9	7	1	34	7	-
Other	21	21	1	5	2	3	1	-	-	7	4	-
Not reporting frequency of payment	74	69	3	16	9	7	4	2	27	16	1	5
Not reporting tax payment requirements	34	34	5	4	2	2	2	2	10	7	4	-
Monthly	33	33	5	4	2	2	2	2	9	7	4	-
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	1	1	-	-	-	-	-	-	1	-	-	-
No principal payments required	306	303	9	100	53	47	22	13	52	99	8	6
Monthly	184	182	4	56	31	25	14	5	51	50	2	2
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	70	68	3	22	12	10	6	4	-	28	5	2
Annual	39	37	1	18	9	9	1	2	-	15	-	2
Other	5	5	1	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment	12	12	-	4	1	3	1	1	1	4	1	-
Not reporting principal payment requirements	131	67	5	13	6	7	4	2	23	14	6	64
Monthly	47	40	2	6	4	2	2	1	20	5	4	7
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	8	8	-	4	-	4	1	1	-	2	-	-
Annual	8	7	2	1	-	1	-	-	-	4	-	1
Other	1	-	-	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment	66	11	1	2	2	-	1	-	3	2	2	55
No regular payments required	163	159	7	52	33	19	17	4	1	68	10	4

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					INTEREST RATE ON FIRST MORTGAGE						
Reporting debt.....	5,554	1,445	3,559	289	261	Reporting interest rate.....	5,622	1,472	3,622	292	256
Under \$500.....	886	101	680	51	54	Under 4.0%.....	17	2	12	1	2
\$500 to \$999.....	1,052	159	771	72	50	4.0% to 4.4%.....	67	11	47	4	5
\$1,000 to \$1,499.....	897	162	629	71	35	4.4% to 4.8%.....	2	2	-	-	-
\$1,500 to \$1,999.....	656	176	412	42	26	4.8% to 5.2%.....	1,861	616	1,140	60	45
\$2,000 to \$2,499.....	622	184	378	25	37	5.2% to 5.6%.....	1	-	1	-	-
\$2,500 to \$2,999.....	372	148	201	9	14	5.6% to 6.0%.....	854	291	508	25	30
\$3,000 to \$3,999.....	536	285	229	11	13	6.0% to 6.4%.....	2	1	1	-	-
\$4,000 to \$4,999.....	286	117	108	4	7	6.4% to 6.8%.....	277	100	156	11	10
\$5,000 to \$5,999.....	119	53	51	4	11	6.8% to 7.2%.....	2	-	1	-	1
\$6,000 to \$7,499.....	87	35	43	2	7	7.2% to 7.6%.....	2,454	428	1,689	122	135
\$7,500 to \$9,999.....	60	18	38	-	4	7.6% to 8.0%.....	1	-	1	-	-
\$10,000 to \$14,999.....	25	8	15	-	2	8.0% and over.....	8	1	5	2	-
\$15,000 to \$19,999.....	4	-	3	-	1	Average interest rate...(percent).....	5.32	5.14	5.37	5.60	5.56
\$20,000 and over.....	2	1	1	-	-						

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CHATTANOOGA METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,907	4,638	1,318	3,297	23	289
Total first mortgage outstanding debt.....(dollars).....	9,025,200	8,678,000	3,335,300	5,307,500	37,200	347,200
Total annual mortgage payment.....(dollars).....	1,412,721	1,385,623	480,714	897,961	6,948	27,098
Average first mortgage outstanding debt.....(dollars).....	1,839	1,871	2,529	1,610	-	1,291
Average value of property.....(dollars).....	3,672	3,710	4,272	3,489	-	3,029
Average annual estimated rental value.....(dollars).....	391	394	458	368	-	345
Average annual mortgage payment.....(dollars).....	288	299	365	272	-	101
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	16.0	14.4	16.9	-	7.8
Value of property.....	7.8	8.1	8.5	7.8	-	3.3
Estimated annual rental value.....	73.6	75.9	79.6	74.0	-	29.4
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	4,500	4,331	1,302	3,006	23	189
Average first mortgage outstanding debt.....(dollars).....	1,846	1,872	2,530	1,589	-	1,198
Average value of property.....(dollars).....	3,578	3,612	4,254	3,357	-	2,722
Average annual estimated rental value.....(dollars).....	384	386	457	356	-	311
Average annual mortgage payment.....(dollars).....	295	302	366	274	-	110
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.0	16.1	14.5	17.3	-	9.2
Value of property.....	8.2	8.4	8.6	8.2	-	4.0
Estimated annual rental value.....	76.9	78.2	80.1	77.1	-	35.3
Monthly mortgage payment—						
Under \$10.....	579	470	59	409	2	109
\$10 to \$14.....	819	793	108	681	4	26
\$15 to \$19.....	755	743	165	577	3	12
\$20 to \$24.....	567	559	159	396	4	8
\$25 to \$29.....	527	521	192	328	1	6
\$30 to \$39.....	678	670	337	327	6	8
\$40 to \$49.....	277	277	148	127	2	-
\$50 to \$59.....	135	135	66	69	-	-
\$60 to \$74.....	84	84	42	41	1	-
\$75 to \$99.....	40	40	17	23	-	-
\$100 and over.....	39	39	11	28	-	-
Average monthly mortgage payment.....(dollars).....	24.58	25.19	30.52	22.87	-	9.14
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	407	307	16	291	-	100
Average first mortgage outstanding debt.....(dollars).....	1,759	1,861	-	1,829	-	1,448
Average value of property.....(dollars).....	4,711	5,089	-	5,057	-	3,548
Average annual estimated rental value.....(dollars).....	472	496	-	495	-	396
Average annual mortgage payment.....(dollars).....	209	250	-	250	-	86
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	13.4	-	13.7	-	5.9
Value of property.....	4.4	4.9	-	4.9	-	2.4
Estimated annual rental value.....	44.4	50.3	-	50.8	-	21.6

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF KNOXVILLE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	29,572	28,601	9,977	54.9	18,624	952	39	9,705	3,650	37.4	6,075
1930: Private families reporting tenure.....	-	23,635	9,861	41.7	13,774	-	-	-	-	-	-
1920: All families reporting tenure.....	-	17,102	7,067	41.3	10,035	-	-	6,979	2,375	34.0	4,604
Dwelling units: 1940.....	29,572	28,601	9,977	54.9	18,624	952	39	9,705	3,650	37.4	6,075
COLOR OF OCCUPANTS											
White.....	-	24,482	8,928	36.5	15,554	-	-	8,686	5,433	59.5	5,253
Nonwhite.....	-	4,119	1,049	25.5	3,070	-	-	1,019	197	19.3	822
TYPE OF STRUCTURE											
1-family.....	19,555	19,059	8,800	46.2	10,259	487	27	8,561	3,264	58.0	5,317
Other.....	10,019	9,562	1,177	12.3	8,365	445	12	1,124	366	32.6	758
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	19,413	18,903	8,706	46.1	10,197	484	26	8,566	3,259	58.0	5,307
Under \$5.....	298	292	141	48.3	151	6	-	156	15	11.0	121
\$5 to \$9.....	2,271	2,181	698	32.0	1,483	87	5	681	148	21.7	533
\$10 to \$14.....	5,380	5,270	1,464	27.8	3,806	106	4	1,440	442	30.7	998
\$15 to \$19.....	5,049	2,999	1,271	42.4	1,728	48	2	1,252	436	34.8	816
\$20 to \$24.....	2,211	2,183	1,131	52.3	1,052	40	8	1,113	414	37.2	699
\$25 to \$29.....	1,599	1,548	946	61.1	602	51	-	955	390	41.7	545
\$30 to \$39.....	1,955	1,886	1,189	62.0	717	68	1	1,150	514	44.7	636
\$40 to \$49.....	1,138	1,095	732	66.8	363	41	2	723	367	50.8	356
\$50 to \$59.....	605	587	425	72.4	162	16	2	421	227	53.9	194
\$60 to \$74.....	412	398	296	74.4	102	14	-	293	138	47.1	155
\$75 to \$99.....	264	259	217	83.8	42	4	1	212	96	45.3	116
\$100 and over.....	231	225	216	96.0	9	3	3	210	72	34.3	138
Median monthly rent.....(dollars).....	17.58	17.35	22.94	-	14.05	18.98	-	22.98	26.74	-	20.85

Table F-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF KNOXVILLE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	3,850	3,324	276	374	478	557	558	551	324	205	188	106	95	24	28	-	306
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	5.455	5.150	250	535	445	325	328	551	512	199	186	105	89	23	26	-	303
Average interest rate.....(%).....	5.30	5.30	5.89	5.46	5.41	5.27	5.32	5.17	5.19	5.15	5.25	5.08	-	-	-	-	5.28
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	3,559	3,259	272	364	487	331	334	542	317	199	187	105	91	24	26	-	500
Building and loan association.....	283	262	19	51	55	40	25	44	18	9	8	6	5	1	1	-	21
Commercial bank.....	255	212	6	20	34	19	51	47	19	11	12	4	4	2	3	-	25
Savings bank.....	103	90	6	12	15	11	15	16	7	2	2	-	3	-	1	-	13
Life insurance company.....	420	395	2	-	5	1	11	56	78	59	64	42	52	17	11	-	27
Mortgage company.....	216	202	21	18	30	20	26	43	25	7	9	1	3	-	1	-	14
Home Owners' Loan Corporation.....	948	847	21	78	135	109	104	157	84	67	44	28	12	4	4	-	101
Individual.....	822	759	158	156	124	75	78	89	57	22	19	10	8	-	3	-	63
Other.....	532	494	39	69	69	58	44	90	56	22	29	14	4	-	2	-	38
Reporting debt and value.....	3,475	3,175	260	347	456	351	325	521	309	197	185	104	91	24	27	-	302
JUNIOR MORTGAGE																	
First mortgage only.....	3,148	2,866	256	316	421	504	293	473	275	180	167	95	80	24	24	-	262
First and junior mortgage.....	59	47	3	5	3	9	5	10	5	6	1	-	-	-	-	-	12
With 1st mtg.; not rptg. on junior.....	268	240	21	28	32	18	25	38	29	11	15	11	11	-	3	-	28
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,504	1,220	257	308	294	141	98	88	15	7	7	5	2	-	-	-	84
\$1,000 to \$1,499.....	581	524	5	39	126	109	61	89	56	14	11	5	3	-	-	-	57
\$1,500 to \$1,999.....	402	365	-	-	36	69	77	94	44	23	13	6	2	1	-	-	37
\$2,000 to \$2,499.....	343	309	-	-	-	12	50	115	61	42	21	6	2	-	-	-	34
\$2,500 to \$2,999.....	252	203	-	-	-	-	6	84	58	23	17	10	4	1	-	-	29
\$3,000 to \$3,999.....	303	273	-	-	-	-	1	51	94	60	45	19	10	-	-	-	30
\$4,000 to \$4,999.....	139	122	-	-	-	-	-	10	23	49	23	14	2	1	-	-	17
\$5,000 to \$5,999.....	73	69	-	-	-	-	-	1	5	18	20	17	5	3	-	-	4
\$6,000 to \$7,499.....	48	43	-	-	-	-	-	-	1	13	20	6	3	3	-	-	5
\$7,500 to \$9,999.....	25	22	-	-	-	-	-	-	-	1	1	14	3	3	-	-	1
\$10,000 to \$14,999.....	21	20	-	-	-	-	-	-	-	-	-	3	6	11	-	-	1
\$15,000 to \$19,999.....	4	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	3
\$20,000 and over.....	2	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	12,313	10,987	172	388	744	879	827	1,712	1,316	1,011	1,187	839	994	395	746	-	1,527
Average value.....(dollars).....	3,543	3,465	680	1,117	1,631	2,051	2,559	5,285	4,280	5,132	8,374	8,071	-	-	-	-	4,593
Debt on first and jr. mtgs.(thous.).....	6,165	5,554	89	205	367	353	409	946	730	529	595	413	470	157	290	-	611
Percent of value of property.....	50.1	50.6	51.9	53.0	49.3	52.1	49.5	55.3	55.3	52.3	51.0	49.2	-	-	-	-	46.0
Average debt.....(dollars).....	1,774	1,750	342	592	805	1,088	1,266	1,816	2,565	2,685	3,251	3,974	-	-	-	-	2,023
Debt on first mtgs.....(thousands).....	6,122	5,530	89	204	366	351	405	942	728	522	594	413	470	157	290	-	592
Percent of value of property.....	49.7	50.3	51.7	52.6	49.2	51.8	49.0	55.0	55.3	51.6	50.9	49.2	-	-	-	-	44.7
Average debt.....(dollars).....	1,762	1,745	341	588	802	1,059	1,253	1,806	2,355	2,650	3,246	3,974	-	-	-	-	1,962

HOUSING—NONFARM MORTGAGES

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF KNOXVILLE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	3,630	3,559	283	338	235	103	420	216	948	822	532	71
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,455	3,424	276	326	230	96	414	207	948	762	491	29
Average interest rate.....(percent)	5.30	5.30	5.50	5.52	5.53	-	5.38	5.63	4.50	5.84	5.54	-
Reporting debt and value	3,475	3,430	278	329	233	96	405	212	911	793	502	45
Percent distribution	-	100.0	8.1	9.6	6.8	2.8	11.8	6.2	26.6	23.1	14.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,475	3,430	278	329	233	96	405	212	911	793	502	45
First mortgage only	3,148	3,112	255	304	219	85	374	192	821	710	458	36
First and junior mortgage	59	57	3	5	3	2	6	6	13	13	11	2
With first mortgage; not reporting on junior mortgage	268	261	22	20	11	9	25	14	77	70	33	7
1-family properties	3,175	3,134	257	294	210	84	379	198	812	730	464	39
First mortgage only	2,886	2,854	233	274	200	74	351	179	736	656	425	32
First and junior mortgage	47	45	3	3	2	1	4	6	8	11	10	2
With first mortgage; not reporting on junior mortgage	240	235	21	17	8	9	24	13	68	63	29	5
2- to 4-family properties	302	296	21	35	23	12	26	14	99	63	38	6
First mortgage only	262	258	20	30	19	11	23	13	85	54	33	4
First and junior mortgage	12	12	-	2	1	1	2	-	5	2	1	-
With first mortgage; not reporting on junior mortgage	28	26	1	3	3	-	1	1	9	7	4	2
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,475	3,430	278	329	233	96	405	212	911	793	502	45
Value of property.....(dollars)	12,313,300	12,163,000	792,700	1,191,400	888,800	302,800	2,637,800	824,300	3,154,100	1,951,900	1,610,800	150,300
Average value.....(dollars)	3,543	3,546	2,851	3,621	3,814	-	7,007	2,945	3,482	2,461	3,209	-
Debt on first and junior mortgages.....(dollars)	6,165,100	6,100,900	421,100	588,000	439,500	148,500	1,350,100	339,300	1,629,300	905,300	667,800	64,200
Percent of value of property	50.1	50.2	53.1	49.4	49.5	-	47.8	54.3	51.7	46.4	53.9	-
Average debt.....(dollars)	1,774	1,779	1,515	1,787	1,868	-	3,334	1,600	1,788	1,142	1,729	-
Debt on first mortgages.....(dollars)	6,122,400	6,058,500	420,100	579,600	433,700	145,900	1,342,800	336,500	1,623,800	892,200	663,500	63,900
Percent distribution	-	100.0	6.9	9.6	7.2	2.4	22.2	5.6	26.8	14.7	14.5	-
Percent of value of property	49.7	49.8	53.0	48.6	48.8	-	47.3	53.9	51.5	45.7	53.6	-
Average debt.....(dollars)	1,762	1,766	1,511	1,782	1,861	-	3,318	1,587	1,782	1,125	1,720	-
1-family properties	3,175	3,134	257	294	210	84	379	198	812	730	464	39
Value of property.....(dollars)	10,986,700	10,855,000	725,900	1,020,100	765,500	254,600	2,688,900	572,000	2,716,100	1,683,200	1,451,800	131,700
Average value.....(dollars)	3,468	3,464	2,825	3,470	3,645	-	7,087	2,889	3,345	2,306	3,129	-
Debt on first and junior mortgages.....(dollars)	5,554,300	5,500,400	382,900	517,500	392,200	125,300	1,285,600	308,500	1,418,500	787,900	799,500	53,900
Percent of value of property	50.6	50.7	52.7	50.7	51.2	-	47.9	53.9	52.2	46.8	55.1	-
Average debt.....(dollars)	1,750	1,755	1,490	1,760	1,868	-	3,392	1,558	1,747	1,079	1,723	-
Debt on first mortgages.....(dollars)	5,530,000	5,476,400	381,900	514,200	391,400	122,800	1,281,800	305,700	1,414,600	782,100	796,100	53,800
Percent of value of property	50.3	50.5	52.6	50.4	51.1	-	47.7	53.4	52.1	45.5	54.8	-
Average debt.....(dollars)	1,743	1,747	1,486	1,749	1,864	-	3,382	1,544	1,742	1,071	1,716	-
2- to 4-family properties	302	296	21	35	23	12	26	14	99	63	38	6
Value of property.....(dollars)	1,326,600	1,308,000	66,800	171,300	125,100	48,200	151,900	52,300	438,000	268,700	159,000	18,600
Average value.....(dollars)	4,393	4,419	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars)	610,800	600,500	38,200	70,500	47,300	25,200	64,500	30,800	210,800	117,400	68,300	10,300
Percent of value of property	46.0	45.9	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars)	2,029	2,029	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars)	592,400	582,100	38,200	65,400	42,500	23,100	61,000	30,800	209,200	110,100	67,400	10,300
Percent of value of property	44.7	44.5	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars)	1,962	1,967	-	-	-	-	-	-	-	-	-	-

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF KNOXVILLE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	3,524	3,259	262	302	212	90	393	202	847	759	494	65
RACE OF OCCUPANTS												
White	3,132	3,074	246	287	199	88	392	195	793	688	473	58
Negro	191	184	16	15	13	2	1	7	54	71	20	7
Other nonwhite	1	1	-	-	-	-	-	-	-	-	1	-
YEAR BUILT												
Reporting year built	3,308	3,243	261	301	211	90	392	202	842	756	489	65
1930 to 1940	781	765	60	86	65	21	169	66	87	127	170	18
1920 to 1929	1,452	1,424	108	114	78	36	191	72	426	312	201	28
1910 to 1909	808	592	61	66	47	19	18	35	185	159	68	18
1900 to 1899	352	349	28	27	16	11	12	24	108	112	38	3
1880 to 1879	106	106	3	8	5	3	1	5	34	42	12	1
1879 or earlier	9	8	1	-	-	-	1	-	2	4	-	1

Table F-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF KNOXVILLE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	3,324	3,259	262	302	212	90	395	202	847	759	494	65
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE	*											
Reporting indebtedness	3,172	3,153	257	294	210	84	378	198	812	750	464	39
Under \$500	503	495	37	64	38	26	6	35	59	212	82	8
\$500 to \$999	724	714	75	65	45	20	18	58	185	223	90	10
\$1,000 to \$1,499	528	521	65	44	26	18	30	22	188	111	61	7
\$1,500 to \$1,999	361	359	17	33	28	7	32	25	113	73	66	2
\$2,000 to \$2,499	306	299	16	31	27	4	55	17	88	44	48	7
\$2,500 to \$2,999	203	203	12	19	17	2	47	14	49	25	37	-
\$3,000 to \$3,999	270	267	16	15	14	1	77	16	71	21	51	3
\$4,000 to \$4,999	122	120	7	11	8	3	42	4	31	15	12	2
\$5,000 to \$5,999	68	68	7	4	2	2	29	3	14	1	10	-
\$6,000 to \$7,499	43	43	2	3	3	-	21	1	9	4	5	-
\$7,500 to \$9,999	22	22	2	2	2	-	10	2	4	1	1	-
\$10,000 to \$14,999	19	19	1	1	1	-	11	1	1	2	2	-
\$15,000 to \$19,999	1	1	-	-	-	-	-	-	-	-	1	-
\$20,000 and over	2	2	-	2	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,150	3,125	255	290	207	83	387	193	847	700	453	25
Under 4.0%	18	17	2	2	1	1	1	1	-	6	5	1
4.0%	46	46	8	7	1	6	3	3	-	19	6	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	1,010	1,008	23	44	40	4	35	13	847	12	34	2
4.6% to 4.9%	2	2	2	-	-	-	-	-	-	-	-	-
5.0%	505	494	62	58	34	22	157	42	-	61	116	9
5.1% to 5.4%	5	5	-	1	1	-	2	1	-	1	-	-
5.5%	192	190	31	13	9	4	65	17	-	24	40	2
5.6% to 5.9%	1	1	1	-	-	-	-	-	-	-	-	-
6.0%	1,350	1,320	119	164	120	44	122	112	-	557	246	10
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	4	4	2	-	-	-	1	-	-	1	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	14	14	1	1	1	-	-	1	-	6	5	-
7.1% to 7.4%	1	1	1	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	23	22	2	2	-	2	1	3	-	13	1	1
Average interest rate (percent)	5.30	5.30	5.50	5.49	5.50	-	5.36	5.62	4.50	5.85	5.53	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	2,941	2,907	243	288	201	85	379	177	824	558	440	34
Real estate taxes included in payment	1,152	1,144	155	128	93	35	102	77	389	84	229	8
Monthly	1,095	1,088	147	121	90	31	95	72	361	71	221	7
Quarterly	6	6	-	-	-	-	1	-	-	5	-	-
Semiannual	15	15	1	-	-	1	4	-	-	-	5	-
Annual	10	10	-	1	-	-	1	-	-	6	2	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	26	25	7	5	3	2	2	-	8	2	1	1
Real estate taxes not included in payment	1,757	1,733	86	158	106	50	273	98	447	467	206	24
Monthly	1,398	1,380	87	121	75	46	170	67	438	361	158	18
Quarterly	56	55	3	1	1	-	33	-	1	14	3	1
Semiannual	173	170	3	29	26	3	55	15	5	34	29	3
Annual	96	94	10	2	2	-	12	13	-	45	12	2
Other	11	11	2	2	2	-	-	1	-	5	1	-
Not reporting frequency of payment	23	23	1	1	-	1	3	2	3	8	5	-
Not reporting tax payment requirements	32	30	2	2	2	-	4	2	8	7	5	2
Monthly	19	19	2	1	1	-	1	1	6	5	3	-
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	4	4	-	1	1	-	3	-	-	-	-	-
Annual	8	6	-	-	-	-	-	1	1	2	2	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	1	1	-	-	-	-	-	-	1	-	-	-
No principal payments required	200	199	12	12	8	4	12	16	16	101	30	1
Monthly	81	80	7	7	5	2	1	4	14	37	10	1
Quarterly	9	9	-	3	1	2	-	-	-	2	2	-
Semiannual	61	61	2	2	2	-	4	7	1	36	9	-
Annual	40	40	3	-	-	-	4	4	-	21	8	-
Other	3	3	-	-	-	-	-	1	-	1	1	-
Not reporting frequency of payment	6	6	-	-	-	-	1	-	1	4	-	-
Not reporting principal payment requirements	61	33	2	1	-	1	1	-	6	12	11	28
Monthly	15	14	-	1	-	1	-	-	2	5	6	1
Quarterly	1	1	1	-	-	-	-	-	-	-	2	-
Semiannual	6	5	1	-	-	-	1	-	-	1	1	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	37	11	-	-	-	-	-	-	4	5	2	26
No regular payments required	122	120	5	3	3	-	1	9	1	88	13	2

HOUSING—NONFARM MORTGAGES

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF KNOXVILLE: 1940  
 [Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	3,172	1,102	1,696	193	181	Reporting interest rate	3,150	1,102	1,693	198	159
Under \$500	503	95	308	55	47	Under 4.0%	18	7	7	2	2
\$500 to \$999	724	198	423	51	54	4.0%	46	14	23	3	6
\$1,000 to \$1,499	528	191	278	31	28	4.1% to 4.4%	1,010	465	508	20	17
\$1,500 to \$1,999	361	133	201	15	12	4.5%	2	1	1	—	—
\$2,000 to \$2,499	306	135	142	11	18	4.6% to 4.9%	505	224	249	17	13
\$2,500 to \$2,999	203	99	91	9	4	5.0%	5	4	1	—	—
\$3,000 to \$3,999	270	151	105	9	7	5.1% to 5.4%	192	82	89	10	11
\$4,000 to \$4,999	122	54	60	6	2	5.5%	1	1	—	—	—
\$5,000 to \$5,999	68	29	32	3	4	5.6% to 5.9%	1,350	294	797	137	102
\$6,000 to \$2,499	45	14	27	—	2	6.0%	—	—	—	—	—
\$7,500 to \$9,999	22	6	14	1	1	6.1% to 6.4%	—	—	—	—	—
\$10,000 to \$14,999	19	1	15	1	2	6.5%	4	2	1	—	1
\$15,000 to \$19,999	1	—	1	—	—	6.6% to 6.9%	—	—	—	—	—
\$20,000 and over	2	—	1	1	—	7.0%	14	3	7	2	2
						7.1% to 7.4%	1	1	—	—	—
						7.5%	1	1	—	—	—
						7.6% to 7.9%	—	—	—	—	—
						8.0% and over	23	3	10	5	5
						Average interest rate (percent)	5.30	5.09	5.36	5.76	5.72

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF KNOXVILLE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,717	2,543	991	1,527	25	174
Total first mortgage outstanding debt (dollars)	4,767,100	4,510,700	1,943,900	2,529,200	37,600	256,400
Total annual mortgage payment (dollars)	792,770	774,756	333,926	435,141	5,689	18,014
Average first mortgage outstanding debt (dollars)	1,755	1,774	1,962	1,656	—	1,474
Average value of property (dollars)	3,437	3,438	3,297	3,525	—	3,418
Average annual estimated rental value (dollars)	365	366	367	365	—	346
Average annual mortgage payment (dollars)	292	305	337	285	—	104
Percent which annual mortgage payment represents of—						
First mortgage debt	16.6	17.2	17.2	17.2	—	7.0
Value of property	8.5	8.9	10.2	8.1	—	3.0
Estimated annual rental value	80.0	83.3	91.9	78.1	—	29.9
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	2,303	2,232	986	1,251	15	71
Average first mortgage outstanding debt (dollars)	1,712	1,738	1,982	1,555	—	—
Average value of property (dollars)	3,152	3,182	3,308	3,095	—	—
Average annual estimated rental value (dollars)	344	347	368	332	—	—
Average annual mortgage payment (dollars)	299	305	340	279	—	—
Percent which annual mortgage payment represents of—						
First mortgage debt	17.5	17.6	17.1	18.0	—	—
Value of property	9.5	9.6	10.3	9.0	—	—
Estimated annual rental value	86.9	88.0	92.4	84.3	—	—
Monthly mortgage payment—						
Under \$10	177	125	24	100	1	52
\$10 to \$14	445	438	112	322	4	7
\$15 to \$19	411	408	152	251	5	3
\$20 to \$24	335	333	146	188	1	2
\$25 to \$29	285	282	149	151	2	3
\$30 to \$39	347	344	227	118	1	3
\$40 to \$49	144	143	82	61	—	1
\$50 to \$59	70	70	32	37	1	—
\$60 to \$74	40	40	21	19	—	—
\$75 to \$99	31	31	15	16	—	—
\$100 and over	18	18	6	12	—	—
Average monthly mortgage payment (dollars)	24.90	25.44	28.33	23.29	—	—
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	414	311	25	276	10	103
Average first mortgage outstanding debt (dollars)	1,992	2,051	—	2,118	—	1,875
Average value of property (dollars)	5,025	5,275	—	5,474	—	4,270
Average annual estimated rental value (dollars)	480	503	—	516	—	410
Average annual mortgage payment (dollars)	252	300	—	310	—	109
Percent which annual mortgage payment represents of—						
First mortgage debt	12.7	14.8	—	14.6	—	5.8
Value of property	5.0	5.7	—	5.7	—	2.5
Estimated annual rental value	52.6	59.7	—	60.1	—	26.6

Table G-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	36,852	35,214	18,817	39.2	21,397	1,082	56	15,398	5,091	38.0	8,307
Urban.....	29,572	28,601	9,977	34.9	18,624	932	39	9,705	3,630	37.4	6,075
Rural-nonfarm.....	6,780	6,613	3,840	58.1	2,773	150	17	3,693	1,461	39.6	2,232
COLOR OF OCCUPANTS											
White.....	-	30,889	12,653	41.0	18,216	-	-	12,269	4,871	39.7	7,398
Nonwhite.....	-	4,345	1,164	26.8	3,181	-	-	1,129	220	19.5	909
TYPE OF STRUCTURE											
1-family.....	25,783	25,116	12,438	49.7	12,622	624	43	12,131	4,637	38.5	7,494
Other.....	10,569	10,098	1,329	13.2	8,769	458	13	1,267	424	33.5	843
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	25,605	24,950	12,381	49.6	12,569	616	39	12,104	4,659	38.5	7,445
Under \$5.....	983	954	396	41.5	558	27	2	360	33	9.2	327
\$5 to \$9.....	3,798	3,666	1,518	36.0	2,348	127	5	1,260	275	21.8	985
\$10 to \$14.....	6,491	6,351	2,085	32.8	4,266	132	8	2,037	616	30.2	1,421
\$15 to \$19.....	3,682	3,621	1,694	46.8	1,927	57	4	1,665	580	34.8	1,085
\$20 to \$24.....	2,680	2,603	1,452	55.8	1,151	49	8	1,427	543	38.1	884
\$25 to \$29.....	1,993	1,929	1,238	64.2	691	63	1	1,219	517	42.4	702
\$30 to \$39.....	2,477	2,399	1,566	65.3	833	76	2	1,540	733	47.6	807
\$40 to \$49.....	1,558	1,511	1,071	70.9	440	44	3	1,059	589	55.7	490
\$50 to \$59.....	849	830	639	77.0	191	17	2	632	362	57.3	270
\$60 to \$74.....	520	504	396	78.6	108	16	-	392	207	52.8	185
\$75 to \$99.....	324	318	273	85.8	45	5	1	287	133	49.8	134
\$100 and over.....	270	264	253	95.8	11	3	3	246	91	37.0	155
Median monthly rent.....(dollars).....	16.58	16.58	21.90	-	13.46	16.45	-	22.06	27.23	-	19.06

Table G-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	5,091	4,739	428	503	606	421	458	755	500	369	317	179	132	38	32	1	352
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	4,854	4,506	394	457	569	406	443	751	481	354	309	173	123	35	30	1	348
Average interest rate.....(%).....	5.34	5.35	5.82	5.58	5.43	5.31	5.38	5.25	5.20	5.18	5.22	5.11	5.15	-	-	-	5.30
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	4,957	4,614	419	492	592	413	447	732	453	360	311	173	126	35	30	1	343
Building and loan association.....	369	345	25	38	63	42	32	59	28	19	17	13	8	2	2	-	24
Commercial bank.....	373	344	18	27	39	24	40	69	39	33	27	14	7	4	3	1	29
Savings bank.....	153	137	9	17	18	15	19	25	12	5	7	5	4	-	1	-	16
Life insurance company.....	559	530	3	5	2	14	64	97	91	91	62	67	21	13	-	-	29
Mortgage company.....	346	329	27	27	44	28	39	64	46	19	20	5	9	-	1	-	17
Home Owners' Loan Corporation.....	1,145	1,034	25	91	161	124	125	191	110	87	57	38	13	7	5	-	111
Individual.....	1,203	1,129	258	210	174	101	112	122	53	40	30	18	11	1	3	-	74
Other.....	809	766	58	83	88	77	66	139	98	66	62	20	7	-	2	-	43
Reporting debt and value.....	4,896	4,550	407	472	583	414	438	724	480	358	307	173	127	36	31	-	346
JUNIOR MORTGAGE																	
First mortgage only.....	4,150	3,865	341	406	515	366	374	615	384	280	257	151	112	35	27	-	285
First and junior mortgage.....	84	82	3	7	5	11	12	15	9	10	6	4	-	-	-	-	12
With 1st mtg. not rptg. on junior.....	652	603	63	59	63	35	52	94	87	88	44	18	15	1	4	-	49
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,828	1,737	402	425	593	184	139	126	30	17	10	6	4	1	-	-	91
\$1,000 to \$1,499.....	745	681	5	46	147	132	122	132	53	18	16	5	5	-	-	-	64
\$1,500 to \$1,999.....	520	479	-	1	43	79	96	151	59	35	20	9	5	1	-	-	41
\$2,000 to \$2,499.....	448	410	-	-	19	69	147	83	54	26	10	2	-	-	-	-	38
\$2,500 to \$2,999.....	324	290	-	-	-	11	113	84	37	22	15	7	1	-	-	-	34
\$3,000 to \$3,999.....	487	450	-	-	-	1	75	131	115	83	29	13	-	-	-	-	37
\$4,000 to \$4,999.....	266	242	-	-	-	-	-	36	70	80	37	16	2	1	-	-	24
\$5,000 to \$5,999.....	141	135	-	-	-	-	-	4	11	46	39	25	7	3	-	-	6
\$6,000 to \$7,499.....	75	70	-	-	-	-	-	-	1	3	22	30	10	4	-	-	5
\$7,500 to \$9,999.....	29	27	-	-	-	-	-	-	-	1	1	17	5	3	-	-	2
\$10,000 to \$14,999.....	25	24	-	-	-	-	-	-	-	-	-	3	9	12	-	-	1
\$15,000 to \$19,999.....	6	3	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
\$20,000 and over.....	2	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	17,688	16,112	256	524	948	848	1,122	2,381	2,041	1,842	1,982	1,392	1,378	583	836	-	1,576
Average value.....(dollars).....	3,613	3,541	629	1,111	1,625	2,048	2,562	3,288	4,253	5,145	6,392	8,047	10,846	-	-	-	4,555
Debt on first & jr. mtgs.....(thous.).....	9,054	8,333	131	282	453	434	550	1,307	1,175	1,050	1,053	696	633	246	341	-	722
Percent of value of property.....	51.2	51.7	51.1	50.0	47.8	51.2	49.0	54.9	57.6	57.0	53.7	50.0	45.9	-	-	-	45.8
Average debt.....(dollars).....	1,849	1,831	321	556	777	1,049	1,255	1,806	2,449	2,934	3,431	4,025	4,982	-	-	-	2,085
Debt on first mtgs.....(thousands).....	8,992	8,289	130	260	452	430	541	1,301	1,171	1,041	1,048	695	633	246	341	-	705
Percent of value of property.....	50.8	51.4	51.0	49.7	47.7	50.7	48.2	54.6	57.4	56.5	53.3	48.9	45.9	-	-	-	44.6
Average debt.....(dollars).....	1,837	1,822	320	552	775	1,039	1,236	1,797	2,440	2,909	3,407	4,018	4,962	-	-	-	2,032

HOUSING—NONFARM MORTGAGES

Table G-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	5,091	4,957	589	526	373	155	559	346	1,145	1,205	809	154
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	4,854	4,779	357	509	363	146	549	357	1,145	1,122	760	75
Average interest rate.....(percent).....	5.34	5.34	5.57	5.50	5.47	5.57	5.33	5.68	4.50	5.86	5.49	-
Reporting debt and value.....	4,896	4,788	561	514	369	145	539	342	1,103	1,166	773	98
Percent distribution.....	-	100.0	7.5	10.7	7.7	3.0	11.2	7.1	23.0	24.3	16.1	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties.....	4,896	4,798	561	514	369	145	539	342	1,103	1,166	773	98
First mortgage only.....	4,150	4,060	302	430	307	123	473	302	958	959	656	70
First and junior mortgage.....	94	85	4	9	5	4	11	8	19	18	16	9
With first mortgage; not reporting on junior mortgage.....	652	635	55	75	57	18	55	32	128	189	101	19
1-family properties.....	4,550	4,461	337	470	340	130	511	325	994	1,092	732	89
First mortgage only.....	3,865	3,801	281	397	286	111	448	287	865	901	622	64
First and junior mortgage.....	82	73	4	7	4	5	9	8	14	16	15	9
With first mortgage; not reporting on junior mortgage.....	603	587	52	68	50	16	54	30	115	175	95	16
2- to 4-family properties.....	546	337	24	44	29	15	28	17	109	74	41	9
First mortgage only.....	285	279	21	33	21	12	25	15	93	58	34	6
First and junior mortgage.....	12	12	-	2	1	1	2	-	5	2	1	-
With first mortgage; not reporting on junior mortgage.....	49	46	3	9	7	2	1	2	11	14	6	3
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties.....	4,896	4,798	561	514	369	145	539	342	1,103	1,166	773	98
Value of property.....(dollars).....	17,688,000	17,306,300	1,177,700	1,994,300	1,494,400	499,900	3,727,800	1,110,500	3,890,800	2,772,700	2,654,500	379,700
Average value.....(dollars).....	3,613	3,607	3,262	3,880	4,050	3,448	6,916	3,247	3,527	2,378	3,408	-
Debt on first and junior mortgages.....(dollars).....	9,054,300	8,851,300	609,400	1,046,300	797,100	249,200	1,896,700	598,400	1,955,400	1,244,200	1,500,900	203,000
Percent of value of property.....	51.2	51.1	51.7	52.5	53.3	49.8	50.9	53.9	50.3	44.9	57.0	-
Average debt.....(dollars).....	1,849	1,845	1,688	2,036	2,160	1,719	3,519	1,750	1,773	1,067	1,942	-
Debt on first mortgages.....(dollars).....	8,992,000	8,794,300	608,100	1,056,400	791,000	245,400	1,882,100	595,800	1,950,800	1,229,000	1,492,800	197,700
Percent distribution.....	-	100.0	6.9	11.8	8.0	2.8	21.4	6.8	22.2	14.0	17.0	-
Percent of value of property.....	50.8	50.8	51.8	52.0	52.9	49.1	50.5	53.6	50.1	44.3	56.7	-
Average debt.....(dollars).....	1,837	1,835	1,692	2,016	2,144	1,692	3,492	1,741	1,768	1,054	1,951	-
1-family properties.....	4,550	4,461	337	470	340	130	511	325	994	1,092	732	89
Value of property.....(dollars).....	16,111,800	15,772,600	1,077,900	1,771,000	1,339,300	431,700	3,582,300	1,045,900	3,408,800	2,457,200	2,449,500	339,200
Average value.....(dollars).....	3,541	3,536	3,199	3,768	3,839	3,321	6,971	3,218	3,429	2,250	3,348	-
Debt on first and junior mortgages.....(dollars).....	8,332,800	8,150,100	554,000	950,800	754,800	216,000	1,824,900	564,200	1,723,200	1,108,400	1,424,600	182,700
Percent of value of property.....	51.7	51.7	51.4	53.7	54.9	50.0	51.2	53.9	50.6	45.1	53.2	-
Average debt.....(dollars).....	1,851	1,827	1,644	2,023	2,161	1,662	3,571	1,736	1,734	1,015	1,946	-
Debt on first mortgages.....(dollars).....	8,288,900	8,111,500	552,700	946,000	733,700	212,300	1,813,800	561,100	1,720,000	1,100,500	1,417,400	177,400
Percent of value of property.....	51.4	51.4	51.3	53.4	54.8	49.2	50.9	53.6	50.5	44.8	57.9	-
Average debt.....(dollars).....	1,822	1,818	1,640	2,013	2,158	1,653	3,550	1,726	1,730	1,008	1,938	-
2- to 4-family properties.....	546	337	24	44	29	15	28	17	109	74	41	9
Value of property.....(dollars).....	1,576,200	1,555,700	99,800	223,300	155,100	66,200	165,500	64,600	482,000	315,500	185,000	40,500
Average value.....(dollars).....	4,555	4,557	-	-	-	-	-	-	4,422	-	-	-
Debt on first and junior mortgages.....(dollars).....	721,500	701,200	55,400	95,500	62,300	33,200	71,800	34,200	232,200	155,800	76,300	20,300
Percent of value of property.....	45.8	45.7	-	-	-	-	-	-	49.2	-	-	-
Average debt.....(dollars).....	2,085	2,081	-	-	-	-	-	-	2,130	-	-	-
Debt on first mortgages.....(dollars).....	705,100	682,800	55,400	90,400	57,300	33,100	68,300	34,200	230,600	128,500	75,400	20,300
Percent of value of property.....	44.6	44.5	-	-	-	-	-	-	47.8	-	-	-
Average debt.....(dollars).....	2,032	2,026	-	-	-	-	-	-	2,118	-	-	-

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	4,739	4,614	345	481	344	137	530	329	1,034	1,129	766	125
<b>RACE OF OCCUPANTS</b>												
White.....	4,532	4,415	329	466	351	135	529	321	977	1,049	744	117
Negro.....	206	198	16	15	13	2	1	8	57	80	21	8
Other nonwhite.....	1	1	-	-	-	-	-	-	-	-	1	-
<b>YEAR BUILT</b>												
Reporting year built.....	4,719	4,594	343	480	343	137	529	329	1,029	1,124	760	125
1930 to 1940.....	1,669	1,608	118	218	164	54	278	153	132	330	379	61
1920 to 1929.....	1,845	1,802	124	151	102	49	215	105	532	435	244	41
1910 to 1919.....	697	680	67	73	55	20	21	42	215	186	76	17
1900 to 1909.....	331	378	29	29	16	11	13	26	112	124	45	3
1880 to 1899.....	119	117	4	9	6	3	1	5	36	47	15	2
1879 or earlier.....	10	9	1	-	-	-	1	-	2	4	1	1

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	4,739	4,614	345	481	344	137	530	329	1,054	1,129	766	125
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,549	4,460	337	470	340	130	510	325	994	1,092	732	89
Under \$500.....	777	781	47	94	58	35	8	54	76	567	115	16
\$500 to \$999.....	872	956	91	88	59	29	21	83	232	316	125	16
\$1,000 to \$1,499.....	687	676	74	59	56	23	36	33	224	158	87	11
\$1,500 to \$1,999.....	470	463	23	42	32	10	37	34	143	96	88	7
\$2,000 to \$2,499.....	410	399	24	42	37	5	66	29	105	55	78	11
\$2,500 to \$2,999.....	288	284	20	33	31	2	56	21	59	31	65	4
\$3,000 to \$3,999.....	447	435	27	48	35	13	109	38	78	39	96	12
\$4,000 to \$4,999.....	241	232	12	34	27	7	71	14	39	21	41	9
\$5,000 to \$5,999.....	154	154	11	17	13	4	48	9	22	1	26	-
\$6,000 to \$7,499.....	68	68	4	6	6	-	32	2	12	5	7	-
\$7,500 to \$9,999.....	27	24	2	2	2	-	12	2	4	1	1	3
\$10,000 to \$14,999.....	23	23	2	3	3	-	12	1	1	2	2	-
\$15,000 to \$19,999.....	3	3	-	-	-	-	2	-	-	-	1	-
\$20,000 and over.....	2	2	-	2	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	4,506	4,437	333	464	334	130	520	320	1,034	1,049	717	89
Under 4.0%.....	22	21	2	2	1	1	1	2	-	7	7	1
4.0%.....	62	62	8	7	1	6	5	5	-	26	11	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,282	1,278	28	59	55	8	55	18	1,034	14	70	4
4.6% to 4.9%.....	2	2	2	-	-	-	-	-	-	-	-	-
5.0%.....	819	791	82	124	91	33	221	81	-	90	193	26
5.1% to 5.4%.....	8	8	-	1	1	-	4	1	-	1	1	-
5.5%.....	309	301	44	38	26	12	83	26	-	31	79	8
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.0%.....	1,917	1,890	149	227	158	69	148	170	-	851	345	27
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	6	6	3	-	-	-	1	-	-	1	1	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	16	16	2	1	1	-	-	1	-	7	5	-
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	2	2	1	1	1	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	59	58	10	4	1	5	2	16	-	21	5	1
Average interest rate..... (percent).....	5.35	5.35	5.58	5.48	5.45	5.57	5.32	5.68	4.50	5.87	5.48	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,187	4,107	322	459	329	150	511	298	1,005	822	690	80
Real estate taxes included in payment.....	1,692	1,647	202	232	174	58	169	152	424	107	381	55
Monthly.....	1,606	1,575	193	222	169	53	161	122	416	89	370	53
Quarterly.....	7	7	-	-	-	-	1	-	-	6	-	-
Semiannual.....	21	21	1	2	1	1	4	6	-	1	7	-
Annual.....	16	16	1	2	-	2	1	3	-	8	2	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	31	29	7	6	4	2	5	1	8	2	2	2
Real estate taxes not included in payment.....	2,454	2,413	118	225	152	71	337	164	570	698	303	41
Monthly.....	1,933	1,900	91	174	109	65	214	115	558	525	223	33
Quarterly.....	71	70	5	3	3	-	37	1	1	10	5	1
Semiannual.....	233	230	6	36	32	4	66	26	5	18	41	3
Annual.....	160	157	15	6	5	1	15	18	1	81	24	3
Other.....	15	15	2	2	2	-	1	1	-	8	2	-
Not reporting frequency of payment.....	42	41	1	2	1	1	3	3	6	16	8	1
Not reporting tax payment requirements.....	51	47	2	4	3	1	5	2	11	17	6	4
Monthly.....	33	31	2	3	2	1	2	1	9	10	4	2
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	6	6	-	1	1	-	3	-	-	2	-	-
Annual.....	11	9	-	-	-	-	-	1	1	5	2	2
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	1	-	-	-
No principal payments required.....	290	286	15	17	11	6	16	17	20	160	43	4
Monthly.....	125	123	7	12	8	4	1	5	18	64	16	2
Quarterly.....	11	11	-	3	1	2	-	-	-	5	2	-
Semiannual.....	85	81	2	2	2	-	-	7	1	48	15	2
Annual.....	58	58	4	-	-	-	5	4	-	38	9	-
Other.....	4	4	-	-	-	-	-	1	-	2	1	-
Not reporting frequency of payment.....	9	9	-	-	-	-	1	-	1	7	-	-
Not reporting principal payment requirements.....	92	53	3	1	-	1	1	3	8	21	16	39
Monthly.....	22	21	1	1	-	-	-	1	4	7	7	1
Quarterly.....	2	1	1	-	-	-	-	-	-	-	-	1
Semiannual.....	12	10	-	-	-	-	1	2	-	3	3	2
Annual.....	2	2	-	-	-	-	-	-	-	1	1	-
Other.....	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	53	18	-	-	-	-	-	-	4	10	4	35
No regular payments required.....	170	168	7	4	4	-	2	11	1	126	17	2

HOUSING—NONFARM MORTGAGES

Table G-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	4,549	1,622	2,577	261	289	Reporting interest rate	4,506	1,617	2,570	285	256
Under \$500	777	108	487	98	84	Under 4.0%	22	8	10	2	2
\$500 to \$999	972	243	579	76	74	4.0%	62	21	31	5	7
\$1,000 to \$1,499	687	225	587	59	36	4.1% to 4.4%	-	-	-	-	-
\$1,500 to \$1,999	470	165	268	17	20	4.5%	1,282	585	645	28	24
\$2,000 to \$2,499	410	185	169	16	20	4.6% to 4.9%	2	1	1	-	-
\$2,500 to \$2,999	298	151	119	11	7	5.0%	819	422	552	26	19
\$3,000 to \$3,999	447	274	147	10	16	5.1% to 5.4%	8	6	2	-	-
\$4,000 to \$4,999	241	148	85	6	2	5.5%	309	168	119	10	12
\$5,000 to \$5,999	154	79	47	3	5	5.6% to 5.9%	1	1	-	-	-
\$6,000 to \$7,999	68	51	33	2	2	6.0%	1,917	391	1,158	206	162
\$7,500 to \$9,999	27	9	16	1	1	6.1% to 6.4%	-	-	-	-	-
\$10,000 to \$14,999	25	4	16	1	2	6.5%	-	-	-	-	-
\$15,000 to \$19,999	5	-	5	-	-	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	2	-	1	1	-	7.0%	16	5	9	2	2
						7.1% to 7.4%	1	1	-	-	-
						7.5%	2	1	1	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	59	7	59	6	7
						Average interest rate—(percent)	5.55	5.12	5.45	5.77	5.76

Table G-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE KNOXVILLE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	5,911	5,658	1,487	2,129	40	255
Total first mortgage outstanding debt (dollars)	7,291,400	8,969,200	5,495,500	5,421,800	55,900	522,200
Total annual mortgage payment (dollars)	1,137,454	1,114,876	525,327	585,078	8,471	22,578
Average first mortgage outstanding debt (dollars)	1,884	1,906	2,549	1,607	-	1,264
Average value of property (dollars)	5,544	5,584	5,788	5,449	-	2,972
Average annual estimated rental value (dollars)	588	572	405	550	-	502
Average annual mortgage payment (dollars)	291	505	552	274	-	89
Percent which annual mortgage payment represents of—						
First mortgage debt	15.6	16.0	15.0	17.0	-	7.0
Value of property	8.2	8.5	9.3	7.9	-	5.0
Estimated annual rental value	79.1	81.9	87.0	78.2	-	29.3
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	5,355	5,221	1,451	1,745	27	114
Average first mortgage outstanding debt (dollars)	1,885	1,902	2,570	1,525	-	820
Average value of property (dollars)	5,554	5,405	5,798	5,092	-	1,949
Average annual estimated rental value (dollars)	554	559	406	522	-	225
Average annual mortgage payment (dollars)	501	509	554	272	-	79
Percent which annual mortgage payment represents of—						
First mortgage debt	16.1	16.2	15.0	17.9	-	9.6
Value of property	9.0	9.1	9.3	8.8	-	4.0
Estimated annual rental value	84.9	86.0	87.3	84.4	-	35.3
<b>Monthly mortgage payment—</b>						
Under \$10	502	214	54	176	4	88
\$10 to \$14	594	593	144	481	8	11
\$15 to \$19	534	550	192	351	7	4
\$20 to \$24	484	461	209	250	2	5
\$25 to \$29	417	415	227	184	2	4
\$30 to \$39	580	557	379	177	1	5
\$40 to \$49	232	251	147	85	1	1
\$50 to \$59	115	115	58	53	2	-
\$60 to \$74	61	61	35	26	-	-
\$75 to \$99	54	54	17	17	-	-
\$100 and over	24	24	9	15	-	-
Average monthly mortgage payment (dollars)	25.07	25.72	29.54	22.68	-	6.58
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	576	435	36	586	15	141
Average first mortgage outstanding debt (dollars)	1,863	1,940	-	1,969	-	1,622
Average value of property (dollars)	4,647	4,922	-	5,062	-	3,799
Average annual estimated rental value (dollars)	444	469	-	478	-	587
Average annual mortgage payment (dollars)	235	277	-	282	-	96
Percent which annual mortgage payment represents of—						
First mortgage debt	12.5	14.3	-	14.2	-	5.9
Value of property	5.0	5.6	-	5.6	-	2.5
Estimated annual rental value	52.5	59.2	-	59.1	-	2.63

Table H-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF MEMPHIS: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage	
			Number	Percent					Number	Percent		
1940: Dwelling units.....	83,246	81,081	24,795	30.6	56,286	2,063	82	23,426	11,235	48.0	12,191	
1930: Private families reporting tenure.....	-	85,087	24,967	29.4	40,100	-	-	-	-	-	-	
1920: All families reporting tenure.....	-	41,206	11,925	28.9	29,281	-	-	-	-	-	-	
Dwelling units: 1940.....	83,246	81,081	24,795	30.6	56,286	2,063	82	23,426	11,235	48.0	12,191	
COLOR OF OCCUPANTS												
White.....	-	46,211	17,817	38.6	28,394	-	-	16,953	8,844	52.2	8,109	
Nonwhite.....	-	34,870	8,978	20.0	27,894	-	-	6,473	2,391	36.9	4,082	
TYPE OF STRUCTURE												
1-family.....	42,574	41,432	20,925	50.5	20,509	1,082	50	19,870	9,829	48.5	10,241	
Other.....	40,672	39,649	5,870	9.8	35,779	981	32	3,556	1,606	45.2	1,950	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent.....	42,034	40,944	20,674	50.5	20,270	1,050	40	19,813	9,602	48.5	10,211	
Under \$5.....	1,122	1,043	514	50.1	729	76	3	295	53	18.0	242	
\$5 to \$9.....	8,285	7,914	2,006	25.3	5,908	384	7	1,881	654	33.7	1,247	
\$10 to \$14.....	7,583	7,485	2,505	33.5	4,978	95	5	2,349	902	38.4	1,447	
\$15 to \$19.....	4,296	4,241	1,906	44.9	2,335	55	2	1,816	741	40.8	1,075	
\$20 to \$24.....	3,480	3,413	1,743	51.1	1,670	45	4	1,660	752	45.3	908	
\$25 to \$29.....	3,354	3,285	1,885	56.8	1,420	67	2	1,765	852	48.3	913	
\$30 to \$39.....	5,493	5,342	3,651	68.0	1,711	146	5	3,504	2,069	59.0	1,435	
\$40 to \$49.....	3,715	3,602	2,756	76.5	846	103	7	2,686	1,645	61.2	1,041	
\$50 to \$59.....	2,025	1,975	1,609	81.8	364	48	4	1,575	880	55.9	695	
\$60 to \$74.....	1,286	1,267	1,091	86.1	176	18	1	1,068	575	53.8	493	
\$75 to \$99.....	743	717	628	87.5	91	25	-	615	290	47.2	325	
\$100 and over.....	664	622	622	95.7	42	8	-	599	209	34.9	390	
Median monthly rent.....(dollars)	19.19	19.25	29.49	-	13.01	15.97	-	29.90	33.69	-	25.52	

Table H-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF MEMPHIS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	11,235	9,845	708	852	796	699	739	1,868	1,551	989	875	388	233	99	41	7	1,390
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,854	9,298	649	775	733	647	687	1,779	1,494	951	843	377	226	92	40	5	1,356
Average interest rate.....(%).....	5.48	5.47	5.76	5.84	5.73	5.58	5.55	5.48	5.36	5.30	5.34	5.32	5.15	-	-	-	5.51
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	10,925	9,561	683	823	777	681	713	1,815	1,510	964	856	375	225	94	40	5	1,364
Building and loan association.....	1,420	1,248	91	190	204	166	117	210	111	76	50	16	8	5	5	1	172
Commercial bank.....	508	441	15	26	34	32	45	57	72	47	47	27	20	11	7	1	67
Savings bank.....	362	314	5	23	25	28	24	59	71	58	29	5	7	2	-	-	48
Life insurance company.....	2,018	1,784	6	9	15	35	74	411	458	264	259	128	94	35	18	-	254
Mortgage company.....	1,830	1,621	84	88	86	83	100	367	327	195	182	70	21	14	3	1	209
Home Owners' Loan Corporation.....	1,503	1,237	69	119	102	110	123	252	180	121	99	45	25	10	2	-	266
Individual.....	2,087	1,829	337	299	229	159	142	249	145	97	90	37	31	10	2	2	258
Other.....	1,197	1,087	76	69	86	68	88	230	168	126	100	47	19	7	5	-	110
Reporting debt and value.....	10,376	9,055	624	753	700	606	676	1,764	1,485	927	808	361	223	88	40	-	1,321
JUNIOR MORTGAGE																	
First mortgage only.....	751	612	10	35	63	67	69	160	67	40	46	19	23	9	4	-	119
First and junior mortgage.....	180	148	3	5	17	9	19	32	24	10	14	9	5	-	1	-	32
With 1st mtg.; not rptg. on junior.....	9,465	8,295	611	713	620	530	588	1,572	1,394	877	748	333	195	79	35	-	1,170
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,851	2,552	612	605	400	250	178	280	114	87	29	10	5	2	-	-	299
\$1,000 to \$1,499.....	1,511	1,270	12	143	232	170	175	271	147	60	41	11	6	-	2	-	241
\$1,500 to \$1,999.....	1,191	998	-	5	67	143	164	258	167	112	59	15	5	2	1	-	193
\$2,000 to \$2,499.....	1,120	943	-	-	1	38	118	295	213	151	80	28	18	-	1	-	177
\$2,500 to \$2,999.....	976	852	-	-	-	5	33	350	208	118	98	28	12	2	-	-	124
\$3,000 to \$3,999.....	1,599	1,462	-	-	-	-	8	309	547	244	225	82	31	13	3	-	157
\$4,000 to \$4,999.....	571	510	-	-	-	-	-	1	90	161	151	68	32	4	3	-	61
\$5,000 to \$5,999.....	273	233	-	-	-	-	-	-	1	13	106	58	35	15	5	-	40
\$6,000 to \$7,499.....	151	127	-	-	-	-	-	-	-	1	19	49	37	16	5	-	24
\$7,500 to \$9,999.....	85	69	-	-	-	-	-	-	-	-	-	10	32	19	8	-	16
\$10,000 to \$14,999.....	41	32	-	-	-	-	-	-	-	-	-	2	10	13	7	-	9
\$15,000 to \$19,999.....	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	41,251	35,359	430	844	1,127	1,248	1,730	5,868	6,309	4,772	5,161	2,929	2,497	1,378	1,067	-	5,892
Average value.....(dollars)	3,976	3,905	689	1,120	1,611	2,060	2,580	3,327	4,248	5,147	6,387	8,114	11,196	-	-	-	4,460
Debt on first and jr. mtgs.(thous.).....	21,471	18,701	232	463	595	663	942	3,460	3,728	2,510	2,637	1,457	1,109	586	523	-	2,770
Percent of value of property.....	52.1	52.9	54.1	54.9	52.8	53.1	54.4	59.0	59.1	52.6	51.1	49.7	44.4	-	-	-	47.0
Average debt.....(dollars)	2,069	2,065	372	615	851	1,094	1,595	1,961	2,509	2,708	3,283	4,035	4,971	-	-	-	2,097
Debt on first mtgs.....(thousands)	21,336	18,589	231	461	590	660	932	3,440	3,708	2,502	2,624	1,437	1,096	586	523	-	2,747
Percent of value of property.....	51.7	52.6	53.9	54.6	52.4	52.8	53.9	58.6	59.8	52.4	50.8	49.1	43.9	-	-	-	46.6
Average debt.....(dollars)	2,056	2,053	371	612	843	1,088	1,378	1,950	2,497	2,699	3,248	3,981	4,917	-	-	-	2,079

HOUSING—NONFARM MORTGAGES

Table H-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF MEMPHIS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	11,235	10,925	1,420	870	508	362	2,018	1,850	1,505	2,087	1,197	510
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,654	10,515	1,355	844	490	354	1,976	1,776	1,505	1,937	1,124	139
Average interest rate.....(percent)	5.48	5.48	5.73	5.57	5.54	5.60	5.59	5.58	4.50	5.88	5.36	5.40
Reporting debt and value	10,376	10,179	1,329	805	465	338	1,940	1,725	1,385	1,899	1,100	197
Percent distribution	-	100.0	13.1	7.9	4.6	3.3	19.1	16.9	13.6	18.7	10.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	10,376	10,179	1,329	805	465	338	1,940	1,725	1,385	1,899	1,100	197
First mortgage only	731	725	151	69	53	16	164	122	109	105	25	6
First and junior mortgage	180	165	25	9	4	5	37	32	23	29	10	15
With first mortgage; not reporting on junior mortgage	9,465	9,289	1,173	725	408	317	1,739	1,571	1,251	1,765	1,065	176
1-family properties	9,055	8,884	1,166	694	401	293	1,719	1,523	1,131	1,649	1,002	171
First mortgage only	612	606	116	59	43	16	134	105	81	90	23	4
First and junior mortgage	148	135	18	6	4	2	33	27	16	24	9	13
With first mortgage; not reporting on junior mortgage	8,295	8,141	1,032	629	354	275	1,552	1,391	1,032	1,535	970	154
2- to 4-family properties	1,321	1,295	163	109	64	45	221	202	252	250	98	26
First mortgage only	119	117	15	10	10	-	30	17	26	15	2	2
First and junior mortgage	32	30	7	3	-	3	4	5	5	5	1	2
With first mortgage; not reporting on junior mortgage	1,170	1,148	141	96	54	42	187	180	219	230	95	22
RELATION OF DEBT TO VALUE												
1- to 4-family properties	10,376	10,179	1,329	805	465	338	1,940	1,725	1,385	1,899	1,100	197
Value of property.....(dollars)	41,250,900	40,430,500	3,843,000	3,727,100	2,450,100	1,277,000	10,658,000	7,160,300	5,264,500	5,451,000	4,846,600	820,400
Average value.....(dollars)	3,976	3,972	2,892	4,641	5,269	3,778	5,494	4,151	3,807	2,880	3,951	4,164
Debt on first and junior mortgages.....(dollars)	21,471,200	21,046,800	1,964,400	1,747,500	1,104,600	642,900	5,555,200	3,955,900	2,672,400	2,693,900	2,459,500	424,400
Percent of value of property	52.1	52.1	51.1	46.9	45.1	50.3	52.1	55.2	50.8	49.6	56.6	51.7
Average debt.....(dollars)	2,069	2,068	1,478	2,176	2,375	1,902	2,862	2,293	1,932	1,419	2,256	2,154
Debt on first mortgages.....(dollars)	21,336,200	20,923,400	1,953,400	1,737,500	1,100,000	637,500	5,509,000	3,937,700	2,663,700	2,668,000	2,454,100	412,800
Percent distribution	-	100.0	9.3	8.3	5.3	3.0	26.3	18.8	12.7	12.8	11.7	-
Percent of value of property	51.7	51.8	50.8	46.6	44.9	49.9	51.7	55.0	50.6	49.1	56.5	50.3
Average debt.....(dollars)	2,056	2,056	1,470	2,164	2,366	1,886	2,840	2,283	1,926	1,405	2,231	2,095
1-family properties	9,055	8,884	1,166	694	401	293	1,719	1,523	1,131	1,649	1,002	171
Value of property.....(dollars)	35,358,900	34,638,200	3,258,500	3,137,900	2,004,700	1,133,200	9,373,200	6,195,000	4,173,700	4,564,800	3,955,100	720,700
Average value.....(dollars)	3,905	3,699	2,777	4,521	4,999	3,868	5,453	4,068	3,690	2,768	3,947	4,215
Debt on first and junior mortgages.....(dollars)	18,701,200	18,320,700	1,686,500	1,486,800	907,600	579,200	4,922,000	3,507,900	2,143,000	2,295,700	2,276,800	380,500
Percent of value of property	52.9	52.9	52.1	47.4	45.3	51.1	52.5	56.6	51.3	50.3	57.6	52.8
Average debt.....(dollars)	2,065	2,062	1,448	2,142	2,265	1,977	2,663	2,303	1,895	1,392	2,272	2,225
Debt on first mortgages.....(dollars)	18,589,200	18,219,600	1,680,700	1,480,900	903,000	577,900	4,881,600	3,494,500	2,136,500	2,273,500	2,272,100	369,600
Percent of value of property	52.6	52.6	51.9	47.2	45.0	51.0	52.1	56.4	51.2	49.8	57.4	51.5
Average debt.....(dollars)	2,053	2,051	1,441	2,134	2,232	1,972	2,640	2,294	1,689	1,379	2,268	2,161
2- to 4-family properties	1,321	1,295	163	109	64	45	221	202	252	250	98	26
Value of property.....(dollars)	5,892,000	5,792,300	604,500	589,200	445,400	143,800	1,284,800	965,300	1,090,800	862,200	391,500	99,700
Average value.....(dollars)	4,460	4,473	3,709	5,406	-	-	5,614	4,779	4,329	3,465	-	-
Debt on first and junior mortgages.....(dollars)	2,770,000	2,726,100	275,900	260,700	197,000	63,700	631,200	448,000	529,400	398,200	182,700	43,900
Percent of value of property	47.0	47.1	45.6	44.2	-	-	49.1	46.4	48.5	46.0	-	-
Average debt.....(dollars)	2,097	2,105	1,693	2,392	-	-	2,856	2,218	2,101	1,593	-	-
Debt on first mortgages.....(dollars)	2,747,000	2,708,900	272,700	256,600	197,000	59,600	627,400	443,200	527,400	394,500	182,000	43,200
Percent of value of property	46.6	46.7	45.1	43.6	-	-	48.8	45.9	48.3	45.5	-	-
Average debt.....(dollars)	2,079	2,088	1,673	2,354	-	-	2,839	2,194	2,093	1,578	-	-

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF MEMPHIS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	9,845	9,561	1,248	755	441	314	1,784	1,621	1,237	1,829	1,087	284
RACE OF OCCUPANTS												
White	7,598	7,361	873	642	370	272	1,758	1,348	946	995	819	217
Negro	2,244	2,177	375	112	70	42	26	273	290	834	267	67
Other nonwhite	8	3	-	1	1	-	-	-	1	-	1	-
YEAR BUILT												
Reporting year built	9,629	9,361	1,215	738	433	305	1,762	1,600	1,207	1,771	1,068	268
1930 to 1940	2,202	2,124	238	193	99	94	390	559	90	281	373	78
1920 to 1929	5,011	4,878	633	323	201	122	1,068	762	690	946	456	133
1910 to 1919	1,575	1,539	208	133	86	47	240	184	279	335	160	36
1900 to 1909	688	650	99	69	36	33	50	77	125	167	63	16
1880 to 1899	150	145	33	16	9	7	13	15	20	33	15	5
1879 or earlier	25	25	4	4	2	2	1	3	3	9	1	-

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS. FOR THE CITY OF MEMPHIS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	9,845	9,561	1,248	755	441	314	1,784	1,621	1,237	1,829	1,087	284
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	9,059	8,887	1,187	695	402	293	1,719	1,523	1,151	1,650	1,002	172
Under \$500	1,125	1,105	178	84	43	41	48	138	106	421	150	20
\$500 to \$999	1,453	1,431	298	110	65	45	100	181	217	399	126	22
\$1,000 to \$1,999	1,277	1,247	257	102	59	43	146	191	203	241	107	30
\$1,500 to \$1,999	994	977	161	75	41	34	193	133	156	165	94	17
\$2,000 to \$2,999	942	931	79	66	39	27	240	188	143	135	80	11
\$2,500 to \$2,999	844	824	48	54	32	22	247	185	94	93	103	20
\$3,000 to \$3,999	1,459	1,429	93	121	71	50	458	321	115	114	227	30
\$4,000 to \$4,999	512	500	31	47	24	23	163	101	49	51	78	12
\$5,000 to \$5,999	227	222	13	15	10	5	57	55	21	26	55	5
\$6,000 to \$7,499	121	119	4	11	11	-	41	16	18	12	17	2
\$7,500 to \$9,999	68	66	5	5	3	2	30	9	4	9	4	2
\$10,000 to \$14,999	50	29	-	2	1	1	13	5	5	3	1	1
\$15,000 to \$19,999	6	6	-	2	2	-	3	-	-	1	-	-
\$20,000 and over	1	1	-	1	1	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,298	9,174	1,191	751	425	306	1,742	1,570	1,237	1,679	1,024	124
Under 4.0%	40	38	7	3	2	1	1	3	-	15	9	2
4.0%	162	156	23	11	8	3	11	21	-	55	37	6
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-	-
4.5%	1,872	1,854	73	63	40	23	99	125	1,237	33	224	18
4.6% to 4.9%	6	6	-	1	1	-	2	2	-	1	-	-
5.0%	1,650	1,619	182	174	110	64	455	393	-	158	257	51
5.1% to 5.4%	18	18	3	1	1	-	4	7	-	-	3	-
5.5%	517	515	43	44	24	20	201	130	-	27	70	2
5.6% to 5.9%	2	2	-	-	-	-	-	2	-	-	-	-
6.0%	4,902	4,858	840	421	232	189	965	876	-	1,327	409	64
6.1% to 6.4%	2	2	1	-	-	-	-	1	-	-	-	-
6.5%	9	9	1	3	-	-	3	1	-	1	2	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	26	25	7	5	3	2	2	3	-	6	2	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	2	2	-	-	-	-	-	-	-	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	89	89	11	5	4	1	1	5	-	56	11	-
Average interest rate (percent)	5.47	5.47	5.72	5.58	5.54	5.63	5.58	5.56	4.50	5.87	5.34	5.37
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	9,117	8,971	1,208	672	390	282	1,708	1,566	1,199	1,613	1,005	146
Real estate taxes included in payment												
Monthly	3,972	3,892	700	278	132	146	892	840	508	288	586	80
Quarterly	3,771	3,705	680	265	123	142	840	795	487	264	574	68
Semiannual	9	9	1	3	1	2	3	1	-	-	-	-
Annual	52	50	2	3	3	-	23	14	-	6	2	2
Other	13	13	-	3	3	-	3	2	1	4	-	-
Not reporting frequency of payment	11	11	1	-	-	-	-	3	2	3	2	-
Real estate taxes not included in payment	5,016	4,961	489	588	256	132	1,002	702	675	1,297	408	55
Monthly	4,197	4,151	459	341	219	122	883	529	640	1,143	358	46
Quarterly	67	67	1	6	6	-	37	7	5	8	3	-
Semiannual	508	505	10	30	22	8	230	158	1	59	37	3
Annual	92	92	6	7	6	1	28	12	1	34	4	-
Other	21	21	-	-	-	-	1	5	-	11	4	-
Not reporting frequency of payment	131	125	13	4	3	1	23	11	28	42	4	6
Not reporting tax payment requirements	129	118	19	6	2	4	14	24	18	28	11	11
Monthly	116	106	19	6	2	4	13	19	15	25	9	10
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	5	5	-	-	-	-	1	2	-	2	-	-
Annual	2	1	-	-	-	-	-	-	1	-	-	1
Other	2	2	-	-	-	-	-	-	-	-	2	-
Not reporting frequency of payment	4	4	-	-	-	-	-	3	-	1	-	-
No principal payments required	399	394	24	55	34	21	52	34	24	146	59	5
Monthly	284	279	22	34	18	16	30	23	22	102	46	5
Quarterly	8	6	-	3	2	1	-	1	-	1	1	-
Semiannual	68	68	1	12	9	3	16	9	1	25	3	-
Annual	14	14	1	2	2	-	2	1	-	7	1	-
Other	11	11	-	1	-	1	-	-	-	4	6	-
Not reporting frequency of payment	16	16	-	3	3	-	1	-	1	9	2	-
Not reporting principal payment requirements	282	129	15	19	11	8	16	17	14	29	19	133
Monthly	132	92	11	12	8	4	11	10	11	22	15	40
Quarterly	3	2	-	-	-	-	-	2	-	-	-	1
Semiannual	12	7	1	2	1	1	1	1	-	1	1	5
Annual	1	1	-	-	-	-	-	-	-	-	1	-
Other	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	113	26	3	5	2	3	4	4	3	6	1	87
No regular payments required	67	67	1	9	6	3	8	4	-	41	4	-

HOUSING—NONFARM MORTGAGES

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF MEMPHIS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	9,059	3,726	4,658	365	312	Reporting interest rate	9,298	3,828	4,818	384	268
Under \$500	1,125	182	809	64	70	Under 4.0%	40	12	20	6	2
\$500 to \$999	1,453	385	922	82	64	4.0% to 4.4%	162	47	90	14	11
\$1,000 to \$1,499	1,277	436	736	69	36	4.4% to 4.8%	1	1	-	-	-
\$1,500 to \$1,999	994	377	552	44	21	4.8% to 5.2%	1,872	1,006	787	33	46
\$2,000 to \$2,499	942	415	476	23	28	5.2% to 5.6%	6	3	2	-	1
\$2,500 to \$2,999	844	458	355	32	24	5.6% to 6.0%	1,650	884	667	50	49
\$3,000 to \$3,999	1,459	912	481	29	37	6.0% to 6.4%	18	13	5	-	-
\$4,000 to \$4,999	512	333	152	11	16	6.4% to 6.8%	517	280	223	9	5
\$5,000 to \$5,999	227	123	94	5	5	6.8% to 7.2%	2	1	1	-	-
\$6,000 to \$7,499	121	65	51	-	5	7.2% to 7.6%	4,902	1,552	2,934	264	152
\$7,500 to \$9,999	68	29	31	3	5	7.6% to 8.0%	2	2	-	-	-
\$10,000 to \$14,999	30	14	14	1	1	8.0% and over	2	1	1	-	-
\$15,000 to \$19,999	6	2	4	-	-	Average interest rate.....(percent)	5.47	5.31	5.59	5.67	5.46
\$20,000 and over	1	-	1	-	-						

Table H-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF MEMPHIS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	8,053	7,721	3,408	4,232	61	332
Total first mortgage outstanding debt (dollars)	16,804,800	16,298,100	8,815,900	7,363,900	118,300	506,500
Total annual mortgage payment (dollars)	2,582,056	2,543,165	1,259,120	1,264,465	19,600	88,871
Average first mortgage outstanding debt (dollars)	2,087	2,111	2,587	1,740	-	1,526
Average value of property (dollars)	3,949	3,963	4,098	3,875	-	3,626
Average annual estimated rental value (dollars)	421	423	441	410	-	374
Average annual mortgage payment (dollars)	321	329	365	299	-	117
Percent which annual mortgage payment represents of—						
First mortgage debt	15.4	15.6	14.3	17.2	-	7.7
Value of property	8.1	8.3	9.0	7.7	-	3.2
Estimated annual rental value	76.2	77.9	85.8	72.8	-	31.3
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	7,303	7,050	3,347	3,629	74	253
Average first mortgage outstanding debt (dollars)	2,049	2,073	2,580	1,619	-	1,367
Average value of property (dollars)	3,670	3,703	4,038	3,411	-	2,751
Average annual estimated rental value (dollars)	396	399	436	367	-	302
Average annual mortgage payment (dollars)	317	324	368	285	-	116
Percent which annual mortgage payment represents of—						
First mortgage debt	15.5	15.6	14.3	17.6	-	8.5
Value of property	8.6	8.7	9.1	8.4	-	4.2
Estimated annual rental value	80.1	81.2	84.5	77.7	-	38.5
Monthly mortgage payment—						
Under \$10	722	559	120	431	8	163
\$10 to \$14	1,045	1,005	265	720	22	40
\$15 to \$19	850	823	289	524	10	27
\$20 to \$24	888	872	397	467	8	16
\$25 to \$29	1,195	1,188	641	539	8	5
\$30 to \$39	1,482	1,480	944	520	16	2
\$40 to \$49	592	592	400	192	-	-
\$50 to \$59	307	307	171	135	1	-
\$60 to \$74	127	127	70	56	1	-
\$75 to \$99	58	58	31	27	-	-
\$100 and over	39	39	21	18	-	-
Average monthly mortgage payment (dollars)	26.39	26.99	30.65	23.75	-	9.69
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent	750	671	61	603	7	79
Average first mortgage outstanding debt (dollars)	2,455	2,505	-	2,469	-	-
Average value of property (dollars)	6,667	6,685	-	6,662	-	-
Average annual estimated rental value (dollars)	669	676	-	673	-	-
Average annual mortgage payment (dollars)	359	387	-	362	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	15.5	-	15.5	-	-
Value of property	5.4	5.8	-	5.7	-	-
Estimated annual rental value	53.7	57.3	-	56.7	-	-

Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	89,404	87,063	27,550	31.6	59,513	2,242	99	26,069	12,455	47.8	13,614
Urban.....	84,546	82,106	25,199	30.7	56,907	2,154	86	23,805	11,589	47.8	12,416
Rural-nonfarm.....	5,058	4,957	2,351	47.4	2,606	88	13	2,264	1,066	47.1	1,198
COLOR OF OCCUPANTS											
White.....	-	49,431	19,517	39.5	29,914	-	-	18,586	9,703	52.2	6,863
Nonwhite.....	-	37,632	8,033	21.3	29,599	-	-	7,483	2,752	36.8	4,751
TYPE OF STRUCTURE											
1-family.....	47,614	46,313	23,446	50.6	22,867	1,234	67	22,296	10,761	48.4	11,515
Other.....	41,790	40,750	4,104	10.1	36,646	1,008	32	3,773	1,674	44.4	2,099
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	47,020	45,606	23,168	50.6	22,618	1,158	56	22,233	10,752	48.4	11,481
Under \$5.....	1,853	1,761	553	31.4	1,208	87	5	508	96	18.9	412
\$5 to \$9.....	9,725	9,298	2,468	26.5	6,830	415	12	2,327	810	34.8	1,517
\$10 to \$14.....	6,490	6,372	2,987	35.7	5,385	110	8	2,616	1,102	39.1	1,714
\$15 to \$19.....	4,600	4,756	2,166	45.7	2,570	60	4	2,067	848	41.0	1,219
\$20 to \$24.....	3,754	3,701	1,917	51.8	1,784	48	5	1,830	836	45.8	992
\$25 to \$29.....	3,714	3,637	2,115	58.2	1,522	75	2	2,010	992	49.4	1,018
\$30 to \$39.....	5,659	5,696	3,927	68.9	1,769	156	7	3,796	2,269	59.8	1,527
\$40 to \$49.....	3,653	3,739	2,877	76.9	862	106	6	2,799	1,732	61.9	1,067
\$50 to \$59.....	2,056	1,683	81.9	37.5	373	49	4	1,646	379	23.0	727
\$60 to \$74.....	1,532	1,313	1,134	86.4	179	18	1	1,110	599	54.0	511
\$75 to \$99.....	784	758	665	87.7	93	26	-	652	311	47.7	341
\$100 and over.....	747	739	696	94.2	43	8	-	672	236	35.1	436
Median monthly rent..... (dollars).....	18.08	18.17	28.05	-	12.54	13.00	-	28.40	32.54	-	23.93

Table I-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	12,455	11,030	948	1,032	909	769	822	2,032	1,670	1,078	935	422	253	106	46	8	1,425
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	11,772	10,364	876	941	833	708	763	1,935	1,605	1,026	898	406	243	99	45	6	1,388
Average interest rate..... (%).....	5.49	5.49	5.77	5.68	5.72	5.60	5.56	5.48	5.36	5.30	5.33	5.32	5.17	-	-	-	5.51
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	12,088	10,690	911	998	886	749	792	1,971	1,626	1,047	908	406	245	101	44	6	1,398
Building and loan association.....	1,577	1,401	101	208	219	178	130	239	139	94	55	18	10	5	4	1	176
Commercial bank.....	547	477	19	29	36	38	51	62	77	48	29	22	11	7	1	70	70
Savings bank.....	412	363	8	27	27	34	25	65	76	50	31	8	9	3	-	49	49
Life insurance company.....	2,054	1,819	6	9	13	37	81	423	440	269	129	96	37	19	-	235	235
Mortgage company.....	2,047	1,833	117	120	96	92	107	397	367	218	205	74	21	14	3	2	214
Home Owners' Loan Corporation.....	1,599	1,329	91	130	121	112	130	249	187	125	101	46	25	10	2	270	270
Individual.....	2,528	2,253	474	399	285	180	170	282	161	106	101	43	36	12	2	273	273
Other.....	1,326	1,215	95	76	89	78	98	254	179	137	108	59	26	9	7	111	111
Reporting debt and value.....	11,462	10,128	848	916	803	671	753	1,921	1,598	1,004	858	386	234	92	44	-	1,354
JUNIOR MORTGAGE																	
First mortgage only.....	746	626	15	37	66	68	69	162	68	40	46	19	23	9	4	-	120
First and junior mortgage.....	189	157	3	5	18	9	19	36	24	11	15	10	6	-	1	-	32
With 1st mtg.; not rptg. on junior.....	10,547	9,345	830	874	719	594	665	1,723	1,506	953	797	357	205	83	39	-	1,202
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,385	3,071	832	745	470	273	205	303	120	71	31	13	5	2	1	-	314
\$1,000 to \$1,499.....	1,640	1,397	16	166	262	197	190	286	152	65	43	11	7	-	2	-	243
\$1,500 to \$1,999.....	1,284	1,087	-	68	155	166	291	180	116	61	16	6	2	1	-	-	197
\$2,000 to \$2,499.....	1,197	1,019	-	-	39	125	328	227	159	86	30	21	1	1	-	-	178
\$2,500 to \$2,999.....	1,044	817	-	-	7	39	379	227	124	99	26	12	2	-	-	-	127
\$3,000 to \$3,999.....	1,704	1,565	-	-	-	8	333	584	271	233	87	32	14	3	-	-	139
\$4,000 to \$4,999.....	643	581	-	-	-	-	1	107	185	175	73	33	4	3	-	-	62
\$5,000 to \$5,999.....	287	245	-	-	-	-	-	1	13	111	64	36	15	5	-	-	42
\$6,000 to \$7,499.....	157	132	-	-	-	-	-	-	1	18	52	38	16	6	-	-	25
\$7,500 to \$9,999.....	90	74	-	-	-	-	-	-	-	10	54	21	9	-	-	-	16
\$10,000 to \$14,999.....	42	33	-	-	-	-	-	-	-	-	2	10	13	6	-	-	9
\$15,000 to \$19,999.....	7	6	-	-	-	-	-	-	-	-	-	2	10	13	6	-	9
\$20,000 and over.....	2	1	-	-	-	-	-	-	-	-	-	-	2	4	1	-	1
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	44,506	38,484	559	1,026	1,291	1,388	1,928	6,383	6,793	5,169	5,479	3,136	2,617	1,440	1,281	-	6,022
Average value..... (dollars).....	3,876	3,800	659	1,120	1,607	2,061	2,560	3,323	4,251	5,149	6,385	8,123	11,185	-	-	-	4,448
Debt on first & jr. mtgs. (thous.).....	23,167	20,305	293	544	670	732	1,042	3,762	4,039	2,749	2,815	1,550	1,155	606	348	-	2,862
Percent of value of property.....	52.1	52.8	52.4	53.0	51.9	52.9	54.0	58.9	59.5	53.2	51.4	49.4	44.1	-	-	-	47.5
Average debt..... (dollars).....	2,018	2,005	345	594	684	1,090	1,384	1,958	2,527	2,738	3,281	4,016	4,934	-	-	-	2,114
Debt on first mtgs. (thousands).....	23,020	20,181	292	542	665	728	1,032	3,739	4,021	2,741	2,803	1,551	1,133	606	348	-	2,839
Percent of value of property.....	52.4	52.8	52.8	51.5	52.7	53.5	58.6	59.2	53.0	51.2	48.8	43.3	-	-	-	-	47.2
Average debt..... (dollars).....	2,005	1,993	344	591	628	1,085	1,370	1,947	2,516	2,730	3,266	3,966	4,843	-	-	-	2,097

HOUSING—NONFARM MORTGAGES

Table I-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	12,455	12,088	1,577	959	547	412	2,054	2,047	1,599	2,526	1,328	367
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	11,772	11,597	1,496	911	525	386	2,010	1,987	1,599	2,548	1,246	175
Average interest rate (percent)	5.49	5.49	5.72	5.58	5.55	5.61	5.59	5.57	4.50	5.68	5.37	5.49
Reporting debt and value	11,482	11,242	1,475	874	499	375	1,974	1,939	1,473	2,299	1,208	240
Percent distribution	-	100.0	13.1	7.8	4.4	3.3	17.6	17.2	13.1	20.5	10.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,482	11,242	1,475	874	499	375	1,974	1,939	1,473	2,299	1,208	240
First mortgage only	746	739	131	70	53	17	185	123	109	113	28	7
First and junior mortgage	189	174	26	9	4	5	37	33	24	35	10	15
With first mortgage; not reporting on junior mortgage	10,547	10,329	1,318	795	442	353	1,772	1,783	1,340	2,151	1,170	218
1-family properties	10,128	9,915	1,308	762	433	329	1,752	1,732	1,217	2,035	1,109	213
First mortgage only	626	621	116	60	43	17	134	106	81	98	28	5
First and junior mortgage	157	144	19	8	4	2	33	28	19	30	9	13
With first mortgage; not reporting on junior mortgage	9,345	9,150	1,173	696	386	310	1,585	1,598	1,117	1,907	1,074	196
2- to 4-family properties	1,354	1,327	167	112	66	46	222	207	256	264	99	27
First mortgage only	120	118	15	10	10	-	31	17	28	15	2	2
First and junior mortgage	32	30	7	3	-	3	4	5	5	5	1	2
With first mortgage; not reporting on junior mortgage	1,202	1,179	145	99	56	43	187	185	223	244	96	23
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,482	11,242	1,475	874	499	375	1,974	1,939	1,473	2,299	1,208	240
Value of property (dollars)	44,505,900	43,542,900	4,337,300	3,988,000	2,576,700	1,411,300	10,895,000	7,858,500	5,480,400	6,185,400	4,822,300	963,000
Average value (dollars)	3,876	3,873	2,941	4,563	5,164	3,763	5,518	4,052	3,707	2,690	3,992	4,013
Debt on first and junior mortgages (dollars)	23,167,400	22,654,800	2,231,000	1,858,400	1,171,600	886,800	5,647,500	4,394,100	2,762,200	3,089,100	2,672,500	512,600
Percent of value of property	52.1	52.0	51.4	46.6	45.5	48.7	51.8	55.9	50.6	49.9	55.4	53.2
Average debt (dollars)	2,016	2,015	1,513	2,126	2,348	1,831	2,861	2,266	1,875	1,344	2,212	2,136
Debt on first mortgages (dollars)	23,020,400	22,519,400	2,220,000	1,848,400	1,167,000	881,400	5,603,300	4,375,100	2,753,300	3,052,200	2,667,100	501,000
Percent distribution	-	100.0	9.9	8.2	5.2	3.0	24.9	19.4	12.2	13.6	11.8	-
Percent of value of property	51.7	51.2	46.3	45.3	48.3	51.4	55.7	50.4	49.3	55.3	52.0	
Average debt (dollars)	2,005	2,003	1,505	2,115	2,339	1,817	2,839	2,256	1,869	1,328	2,208	2,088
1-family properties	10,128	9,915	1,308	762	433	329	1,752	1,732	1,217	2,035	1,109	213
Value of property (dollars)	38,483,900	37,621,600	3,714,700	3,377,800	2,111,800	1,266,000	9,605,200	6,870,900	4,361,200	5,284,200	4,427,600	882,300
Average value (dollars)	3,800	3,794	2,840	4,433	4,877	3,848	5,482	3,967	3,584	2,567	3,992	4,048
Debt on first and junior mortgages (dollars)	20,305,000	19,836,900	1,943,800	1,581,400	959,000	622,400	5,013,800	3,933,400	2,227,900	2,649,600	2,487,000	468,100
Percent of value of property	52.8	52.7	52.3	46.8	45.4	49.2	52.2	57.2	51.1	50.3	56.2	54.3
Average debt (dollars)	2,005	2,001	1,486	2,075	2,215	1,892	2,862	2,271	1,851	1,302	2,243	2,198
Debt on first mortgages (dollars)	20,181,000	19,723,800	1,936,000	1,575,500	954,400	621,100	4,975,400	3,919,200	2,221,000	2,616,400	2,482,300	457,200
Percent of value of property	52.4	52.4	52.1	46.6	45.2	49.1	51.8	57.0	50.9	49.3	56.1	53.0
Average debt (dollars)	1,993	1,989	1,480	2,068	2,204	1,888	2,839	2,263	1,825	1,286	2,258	2,146
2- to 4-family properties	1,354	1,327	167	112	66	46	222	207	256	264	99	27
Value of property (dollars)	6,022,000	5,921,300	622,600	610,200	464,900	145,300	1,287,800	985,600	1,099,200	921,200	394,700	100,700
Average value (dollars)	4,448	4,462	3,728	5,448	-	-	5,801	4,761	4,294	3,489	-	-
Debt on first and junior mortgages (dollars)	2,862,400	2,817,900	287,200	277,000	212,600	64,400	633,700	460,700	534,300	439,500	185,500	44,500
Percent of value of property	47.5	47.6	46.1	45.4	-	-	49.2	46.7	48.6	47.7	-	-
Average debt (dollars)	2,114	2,124	1,720	2,473	-	-	2,855	2,226	2,087	1,665	-	-
Debt on first mortgages (dollars)	2,839,400	2,795,600	284,000	272,900	212,600	60,300	629,900	455,900	532,300	435,800	184,800	43,800
Percent of value of property	47.2	47.2	45.6	44.7	-	-	48.9	46.3	48.4	47.3	-	-
Average debt (dollars)	2,097	2,107	1,701	2,437	-	-	2,837	2,202	2,079	1,651	-	-

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	11,030	10,690	1,401	840	477	363	1,619	1,633	1,329	2,253	1,215	340
RACE OF OCCUPANTS												
White	8,432	8,177	1,004	718	408	315	1,793	1,503	1,005	1,229	925	255
Negro	2,591	2,507	396	121	73	48	26	330	323	1,022	289	84
Other nonwhite	7	6	1	1	1	-	-	-	1	2	1	1
YEAR BUILT												
Reporting year built	10,777	10,458	1,365	818	466	352	1,794	1,810	1,299	2,160	1,192	319
1930 to 1940	2,944	2,830	326	253	121	132	405	706	133	535	472	114
1920 to 1929	5,344	5,196	677	340	210	130	1,084	816	725	1,080	476	148
1910 to 1919	1,624	1,587	218	154	87	47	240	192	287	353	163	37
1900 to 1909	681	665	104	70	36	34	51	78	127	170	65	16
1880 to 1899	157	152	35	17	10	7	13	15	24	33	15	5
1879 or earlier	27	26	5	4	2	2	1	3	3	9	1	1

Table I-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	11,030	10,680	1,401	840	477	363	1,819	1,833	1,329	2,253	1,215	340
<b>OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE</b>												
Reporting indebtedness.....	10,133	9,919	1,309	785	434	329	1,752	1,733	1,217	2,036	1,109	214
Under \$500.....	1,477	1,444	200	108	53	55	50	198	139	594	159	33
\$500 to \$999.....	1,622	1,598	325	119	71	48	100	197	231	485	141	24
\$1,000 to \$1,499.....	1,406	1,378	275	111	65	48	150	202	222	286	117	35
\$1,500 to \$1,999.....	1,085	1,062	176	80	42	36	198	152	187	188	103	23
\$2,000 to \$2,499.....	1,014	1,001	94	71	40	31	244	202	148	152	90	15
\$2,500 to \$2,999.....	909	889	63	60	36	24	253	202	98	102	113	20
\$3,000 to \$3,999.....	1,562	1,527	115	127	74	53	443	359	118	128	237	35
\$4,000 to \$4,999.....	583	562	37	48	24	24	166	132	49	41	89	21
\$5,000 to \$5,999.....	239	233	14	17	12	5	58	59	21	27	37	6
\$6,000 to \$7,499.....	126	123	4	12	12	-	43	16	18	12	18	3
\$7,500 to \$9,999.....	72	70	5	5	3	2	31	9	4	9	7	2
\$10,000 to \$14,999.....	31	30	1	2	1	1	13	5	5	3	1	1
\$15,000 to \$19,999.....	6	6	-	2	2	-	3	-	-	1	-	-
\$20,000 and over.....	1	1	-	1	1	-	-	-	-	-	-	-
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	10,384	10,225	1,328	795	457	338	1,775	1,777	1,329	2,076	1,145	159
Under 4.0%.....	45	43	7	3	2	1	1	5	-	17	10	2
4.0%.....	173	167	24	11	8	3	12	24	-	57	39	6
4.1% to 4.4%.....	1	1	-	-	-	-	-	1	-	-	-	-
4.5%.....	2,004	1,985	75	67	42	25	103	138	1,329	39	234	19
4.6% to 4.9%.....	6	6	-	1	1	-	2	2	-	1	-	-
5.0%.....	1,858	1,818	224	187	116	71	460	460	-	194	293	40
5.1% to 5.4%.....	19	19	3	1	1	-	4	8	-	-	3	-
5.5%.....	573	569	57	46	25	21	204	145	-	29	88	4
5.6% to 5.9%.....	2	2	-	-	-	-	-	2	-	-	-	-
6.0%.....	5,580	5,474	915	466	255	211	984	979	-	1,669	461	86
6.1% to 6.4%.....	2	2	1	-	-	-	-	1	-	-	-	-
6.5%.....	10	10	1	3	-	3	1	1	-	1	3	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	29	28	8	5	3	2	2	4	-	6	3	1
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	-	-	-	-	-	1	-	2	-	-
7.6% to 7.9%.....	3	3	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	98	97	12	5	4	1	2	6	-	61	11	1
Average interest rate..... (percent).....	5.49	5.49	5.71	5.59	5.55	5.64	5.58	5.55	4.50	5.87	5.35	5.47
<b>TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE</b>												
Principal payments required.....	10,211	10,024	1,553	748	423	325	1,741	1,772	1,288	1,998	1,124	187
Real estate taxes included in payment.....	4,513	4,408	807	313	140	173	708	966	539	408	667	105
Monthly.....	4,251	4,166	781	290	129	161	654	919	518	359	645	85
Quarterly.....	15	12	1	3	1	2	3	1	-	2	2	1
Semiannual.....	55	53	2	4	3	1	24	14	-	7	2	2
Annual.....	36	36	-	4	3	1	4	2	1	24	1	-
Other.....	12	12	1	-	-	-	-	4	2	3	2	-
Not reporting frequency of payment.....	146	129	22	12	4	8	23	26	18	15	15	17
Real estate taxes not included in payment.....	5,555	5,485	526	429	281	148	1,019	780	732	1,553	446	70
Monthly.....	4,681	4,630	493	377	241	136	699	601	696	1,374	390	61
Quarterly.....	71	71	1	8	7	1	37	7	5	10	3	-
Semiannual.....	518	513	11	32	25	9	231	141	1	60	37	3
Annual.....	107	107	6	8	7	1	28	12	1	47	5	-
Other.....	24	24	-	-	-	-	1	5	-	13	5	-
Not reporting frequency of payment.....	146	140	15	4	3	1	23	14	29	49	6	6
Not reporting tax payment requirements.....	143	151	20	6	2	4	14	26	17	37	11	12
Monthly.....	126	115	20	6	2	4	13	21	16	30	9	11
Quarterly.....	-	-	-	-	-	-	-	1	-	3	-	-
Semiannual.....	6	6	-	-	-	-	-	-	1	1	-	1
Annual.....	3	2	-	-	-	-	-	-	-	-	-	-
Other.....	2	2	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	6	6	-	-	-	-	-	3	-	3	-	-
No principal payments required.....	444	438	28	60	36	24	54	38	26	188	64	6
Monthly.....	318	312	26	37	20	17	31	26	23	120	49	6
Quarterly.....	7	7	-	3	2	1	-	1	-	2	1	-
Semiannual.....	70	70	1	12	9	3	20	9	1	23	4	-
Annual.....	20	20	1	4	2	2	2	2	1	8	2	-
Other.....	11	11	-	1	-	-	-	-	-	4	8	-
Not reporting frequency of payment.....	18	18	-	3	-	-	1	-	1	11	2	-
Not reporting principal payment requirements.....	299	152	19	23	12	11	16	19	15	37	23	147
Monthly.....	149	108	15	12	8	4	11	12	12	28	18	41
Quarterly.....	3	2	-	-	-	-	-	2	-	-	-	1
Semiannual.....	13	8	1	3	2	1	1	1	-	1	1	5
Annual.....	1	1	-	-	-	-	-	-	-	-	-	1
Other.....	1	1	-	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment.....	132	52	3	8	2	6	4	4	3	8	2	100
No regular payments required.....	76	76	1	9	6	3	8	4	-	50	4	-

HOUSING—NONFARM MORTGAGES

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting debt	10,133	4,211	5,173	399	350	Reporting interest rate	10,384	4,329	5,325	428	302
Under \$500	1,477	294	1,020	76	87	Under 4.0%	45	14	22	6	3
\$500 to \$999	1,622	437	1,027	90	68	4.0% to 4.4%	173	54	93	15	11
\$1,000 to \$1,499	1,406	480	809	75	42	4.4% to 4.8%	1	1	-	-	-
\$1,500 to \$1,999	1,085	414	598	47	26	4.8% to 5.2%	2,004	1,070	849	37	48
\$2,000 to \$2,499	1,014	460	501	25	28	5.2% to 5.6%	6	3	2	-	1
						5.6% to 6.0%	1,858	1,045	702	57	54
						6.0% to 6.4%	19	14	5	-	-
\$2,500 to \$2,999	909	493	359	33	24	6.4% to 6.8%	573	324	234	9	6
\$3,000 to \$3,999	1,582	991	498	31	42	6.8% to 7.2%	2	1	1	-	-
\$4,000 to \$4,999	585	391	162	13	17	7.2% to 7.6%	5,560	1,788	3,320	295	177
\$5,000 to \$5,999	239	153	96	5	5	7.6% to 8.0%	2	2	-	-	-
\$6,000 to \$7,499	126	69	52	-	5	8.0% and over	10	4	6	-	-
						Average interest rate (percent)	5.49	5.33	5.61	5.67	5.48
\$7,500 to \$9,999	72	32	32	3	5						
\$10,000 to \$14,999	31	15	14	1	1						
\$15,000 to \$19,999	6	2	4	-	-						
\$20,000 and over	1	-	1	-	-						

Table I-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE MEMPHIS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	8,965	8,597	3,810	4,698	89	368
Total first mortgage outstanding debt (dollars)	18,187,800	17,638,800	9,687,800	7,822,700	128,300	549,000
Total annual mortgage payment (dollars)	2,770,235	2,727,545	1,357,579	1,349,312	20,654	42,690
Average first mortgage outstanding debt (dollars)	2,029	2,052	2,543	1,665	-	1,492
Average value of property (dollars)	3,835	5,849	4,058	3,696	-	5,510
Average annual estimated rental value (dollars)	408	410	434	392	-	363
Average annual mortgage payment (dollars)	309	317	358	287	-	116
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.5	14.0	17.2	-	7.8
Value of property	8.1	8.2	8.8	7.8	-	3.3
Estimated annual rental value	75.7	77.4	82.2	75.2	-	31.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,167	7,887	3,730	4,077	80	280
Average first mortgage outstanding debt (dollars)	1,995	2,018	2,545	1,547	1	1,355
Average value of property (dollars)	3,580	3,613	4,016	3,259	-	2,876
Average annual estimated rental value (dollars)	385	388	430	351	-	294
Average annual mortgage payment (dollars)	305	312	358	274	-	116
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.5	14.0	17.7	-	8.5
Value of property	8.5	8.6	8.9	8.4	-	4.3
Estimated annual rental value	79.4	80.5	82.8	77.9	-	39.4
Monthly mortgage payment—						
Under \$10	928	747	180	558	9	181
\$10 to \$14	1,258	1,196	317	854	25	42
\$15 to \$19	864	854	348	575	11	30
\$20 to \$24	1,033	1,015	487	519	9	18
\$25 to \$29	1,293	1,287	697	582	8	6
\$30 to \$39	1,549	1,546	981	549	18	3
\$40 to \$49	611	611	413	198	-	-
\$50 to \$59	319	319	179	139	1	-
\$60 to \$74	131	131	73	57	1	-
\$75 to \$99	61	61	33	28	-	-
\$100 and over	40	40	22	18	-	-
Average monthly mortgage payment (dollars)	25.45	26.01	29.67	22.80	-	9.64
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	798	710	80	621	9	88
Average first mortgage outstanding debt (dollars)	2,370	2,425	-	2,441	-	-
Average value of property (dollars)	6,443	6,478	-	6,564	-	-
Average annual estimated rental value (dollars)	647	655	-	663	-	-
Average annual mortgage payment (dollars)	346	374	-	377	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	15.4	-	15.4	-	-
Value of property	5.4	5.8	-	5.7	-	-
Estimated annual rental value	53.4	57.1	-	56.8	-	-

Table J-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF NASHVILLE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	47,526	45,804	14,185	31.0	31,619	1,629	93	13,638	4,895	35.9	8,743
1930: Private families reporting tenure.....	-	38,778	14,788	38.1	23,990	-	-	-	-	-	-
1920: All families reporting tenure.....	-	29,695	9,470	31.9	20,225	-	-	9,375	2,618	27.9	6,757
Dwelling units: 1940.....	47,526	45,804	14,185	31.0	31,619	1,629	93	13,638	4,895	35.9	8,743
COLOR OF OCCUPANTS											
White.....	-	32,098	10,910	34.0	21,188	-	-	10,501	4,266	40.6	6,235
Nonwhite.....	-	13,706	3,275	23.9	10,431	-	-	3,137	629	20.1	2,508
TYPE OF STRUCTURE											
1-family.....	24,653	23,955	11,257	46.9	12,718	655	43	10,844	3,813	35.2	7,051
Other.....	22,873	21,849	2,948	13.5	18,901	974	50	2,794	1,082	38.7	1,712
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	24,455	23,765	11,159	47.0	12,606	649	41	10,812	3,804	35.2	7,008
Under \$5.....	502	487	141	29.0	346	13	2	123	13	10.6	110
\$5 to \$9.....	3,979	3,786	897	23.7	2,889	188	5	856	123	14.4	733
\$10 to \$14.....	5,546	5,410	1,620	29.9	3,790	125	11	1,563	366	23.4	1,197
\$15 to \$19.....	3,296	3,215	1,487	46.3	1,728	80	1	1,427	404	28.3	1,023
\$20 to \$24.....	2,568	2,509	1,202	52.1	1,107	54	5	1,159	391	33.7	768
\$25 to \$29.....	2,261	2,210	1,306	59.1	904	51	-	1,265	527	41.7	738
\$30 to \$39.....	2,938	2,868	1,879	65.6	989	30	5	1,843	837	45.4	1,006
\$40 to \$49.....	1,640	1,600	1,125	70.3	475	38	2	1,107	538	48.6	569
\$50 to \$59.....	946	929	695	74.8	234	16	1	680	311	45.7	369
\$60 to \$74.....	602	584	477	81.7	107	13	5	469	193	41.2	276
\$75 to \$99.....	255	241	211	87.6	30	10	4	206	67	32.5	139
\$100 and over.....	127	126	119	94.4	7	1	-	114	34	29.8	80
Median monthly rent.....(dollars).....	17.84	17.92	25.39	-	13.55	14.44	-	25.60	30.43	-	22.37

Table J-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF NASHVILLE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE													2- to 4-family properties		
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999		\$20,000 and over	Not reporting
Mortgaged properties.....	4,895	3,899	184	351	421	395	458	783	483	348	291	131	55	7	9	3	996
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	4,711	3,758	174	331	398	365	427	761	473	340	278	127	49	5	8	2	973
Average interest rate.....(%).....	5.43	5.43	5.69	5.57	5.56	5.51	5.47	5.44	5.31	5.25	5.23	5.21	-	-	-	-	5.44
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	4,782	3,801	182	335	406	381	450	772	475	359	286	128	52	6	7	2	981
Building and loan association.....	285	226	10	23	31	34	33	37	20	17	14	4	3	-	-	-	59
Commercial bank.....	889	704	13	53	55	68	82	164	95	75	61	26	8	1	2	1	185
Savings bank.....	166	141	5	8	27	18	18	34	7	7	11	4	2	-	-	-	25
Life insurance company.....	555	434	1	5	7	15	22	114	77	72	77	27	12	3	2	-	121
Mortgage company.....	533	435	22	39	36	38	47	85	60	41	34	21	9	-	2	1	98
Home Owners' Loan Corporation.....	963	759	29	72	90	87	108	140	100	68	42	15	8	-	-	-	204
Individual.....	745	585	67	94	83	72	62	86	46	23	25	20	5	1	1	-	160
Other.....	646	517	35	41	77	49	58	112	70	36	22	11	5	1	-	-	129
Reporting debt and value.....	4,600	3,668	172	328	392	368	418	756	456	329	267	122	48	5	7	-	932
JUNIOR MORTGAGE																	
First mortgage only.....	1,027	811	18	43	60	77	127	220	116	73	52	19	5	1	-	-	216
First and junior mortgage.....	77	56	1	2	5	1	9	16	5	6	8	2	1	-	-	-	21
With 1st mtg.; not rptg. on junior.....	3,496	2,801	153	283	327	290	282	520	335	250	207	101	42	4	7	-	695
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,562	1,310	171	297	269	181	174	139	34	28	14	2	1	-	-	-	252
\$1,000 to \$1,499.....	773	607	1	29	103	101	95	166	61	32	12	2	3	-	-	2	166
\$1,500 to \$1,999.....	608	474	-	2	20	70	95	165	71	28	17	5	1	-	-	-	154
\$2,000 to \$2,499.....	488	378	-	-	-	13	41	127	95	51	38	15	-	-	-	-	110
\$2,500 to \$2,999.....	385	311	-	-	-	3	13	114	78	54	38	11	-	-	-	-	74
\$3,000 to \$3,999.....	469	365	-	-	-	-	-	45	101	96	86	32	5	-	-	-	104
\$4,000 to \$4,999.....	170	124	-	-	-	-	-	-	15	38	37	23	11	-	-	-	46
\$5,000 to \$5,999.....	72	47	-	-	-	-	-	-	1	2	17	15	11	-	1	-	25
\$6,000 to \$7,499.....	45	35	-	-	-	-	-	-	-	-	8	19	7	1	-	-	10
\$7,500 to \$9,999.....	19	12	-	-	-	-	-	-	-	-	-	7	3	2	-	-	7
\$10,000 to \$14,999.....	7	5	-	-	-	-	-	-	-	-	-	2	1	2	-	-	2
\$15,000 to \$19,999.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	16,489	12,537	118	568	633	762	1,071	2,470	1,929	1,694	1,703	980	517	78	215	-	3,961
Average value.....(dollars).....	3,587	3,418	683	1,120	1,616	2,069	2,562	3,267	4,231	5,150	6,378	8,034	-	-	-	-	4,250
Debt on first and jr. mtgs.(thous.).....	7,915	6,096	58	177	294	372	490	1,252	1,016	835	809	459	250	42	45	-	1,818
Percent of value of property.....	48.0	48.6	49.4	48.0	46.4	48.8	45.8	50.7	52.7	49.3	47.5	46.9	-	-	-	-	45.9
Average debt.....(dollars).....	1,721	1,682	338	538	749	1,010	1,172	1,656	2,229	2,538	3,029	3,766	-	-	-	-	1,951
Debt on first mtgs.....(thousands).....	7,858	6,058	58	176	292	371	484	1,241	1,015	851	807	456	242	42	43	-	1,800
Percent of value of property.....	47.6	48.3	49.2	47.8	46.2	48.8	45.2	50.3	52.6	49.0	47.4	46.5	-	-	-	-	45.4
Average debt.....(dollars).....	1,708	1,652	336	536	746	1,009	1,158	1,642	2,226	2,525	3,024	3,755	-	-	-	-	1,932

HOUSING—NONFARM MORTGAGES

Table J-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF NASHVILLE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	4,895	4,782	285	1,055	889	166	555	533	963	745	646	113
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	4,711	4,662	279	1,027	867	160	545	526	963	701	621	49
Average interest rate.....(percent)	5.43	5.43	5.70	5.65	5.64	5.73	5.57	5.66	4.50	5.81	5.62	-
Reporting debt and value	4,600	4,537	264	1,011	855	156	527	513	920	704	598	63
Percent distribution	-	100.0	5.8	22.3	18.8	3.4	11.6	11.3	20.3	15.5	13.2	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	4,600	4,537	264	1,011	855	156	527	513	920	704	598	63
First mortgage only	1,027	1,024	45	254	212	22	124	126	194	143	158	3
First and junior mortgage	77	74	2	24	21	3	12	5	9	15	7	3
With first mortgage; not reporting on junior mortgage	3,496	3,439	217	753	622	131	391	382	717	546	433	57
1-family properties	3,666	3,618	213	818	685	133	413	420	723	553	478	50
First mortgage only	811	809	37	189	168	21	99	106	141	109	128	2
First and junior mortgage	56	54	-	19	18	1	10	5	6	9	5	2
With first mortgage; not reporting on junior mortgage	2,801	2,755	176	610	499	111	304	309	576	435	345	46
2- to 4-family properties	932	919	51	193	170	23	114	95	197	151	120	13
First mortgage only	216	215	8	45	44	1	25	20	53	34	50	1
First and junior mortgage	21	20	2	5	3	2	2	-	3	6	2	1
With first mortgage; not reporting on junior mortgage	695	684	41	143	123	20	87	73	141	111	88	11
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	4,600	4,537	264	1,011	855	156	527	513	920	704	598	63
Value of property.....(dollars)	16,498,500	16,281,900	815,100	3,789,600	3,300,700	488,900	2,640,700	1,940,900	3,039,600	2,113,000	1,943,000	216,600
Average value.....(dollars)	3,587	3,589	3,088	3,748	3,860	3,134	5,011	3,783	3,304	3,001	3,249	-
Debt on first and junior mortgages.....(dollars)	7,914,500	7,815,900	387,000	1,659,700	1,448,400	211,300	1,355,900	924,100	1,642,600	951,300	915,300	98,600
Percent of value of property	48.0	48.0	47.5	43.8	43.9	43.2	50.6	47.6	54.0	45.0	47.1	-
Average debt.....(dollars)	1,721	1,723	1,466	1,642	1,694	1,354	2,535	1,801	1,785	1,351	1,531	-
Debt on first mortgages.....(dollars)	7,856,400	7,761,900	386,000	1,645,100	1,434,400	210,700	1,319,000	920,300	1,638,300	943,000	910,200	96,500
Percent distribution	100.0	100.0	5.0	21.2	18.5	2.7	17.0	11.9	21.1	12.1	11.7	-
Percent of value of property	47.8	47.7	47.4	43.4	43.1	43.1	49.9	47.4	55.9	44.6	46.8	-
Average debt.....(dollars)	1,708	1,711	1,462	1,627	1,678	1,351	2,503	1,794	1,781	1,339	1,522	-
1-family properties	3,668	3,618	213	818	685	133	413	420	723	553	478	50
Value of property.....(dollars)	12,537,200	12,367,300	641,300	2,953,000	2,552,300	400,700	2,017,800	1,512,200	2,275,600	1,485,400	1,481,500	169,900
Average value.....(dollars)	3,418	3,418	3,011	3,610	3,726	3,013	4,886	3,601	3,148	2,686	3,099	-
Debt on first and junior mortgages.....(dollars)	6,096,100	6,025,200	310,700	1,294,200	1,118,400	175,800	1,028,900	739,100	1,247,800	693,900	710,600	70,900
Percent of value of property	48.6	48.7	48.4	43.8	43.8	43.9	51.0	48.9	54.8	46.7	46.0	-
Average debt.....(dollars)	1,662	1,665	1,459	1,582	1,633	1,322	2,491	1,760	1,726	1,255	1,487	-
Debt on first mortgages.....(dollars)	6,058,000	5,987,800	310,700	1,282,500	1,106,800	175,700	1,014,200	785,300	1,246,500	691,400	707,200	70,200
Percent distribution	100.0	100.0	5.0	21.2	18.5	2.7	17.0	11.9	21.1	12.1	11.7	-
Percent of value of property	48.3	48.4	48.4	43.4	43.4	43.8	50.3	48.6	54.8	46.5	47.7	-
Average debt.....(dollars)	1,652	1,655	1,459	1,568	1,616	1,321	2,456	1,751	1,724	1,250	1,479	-
2- to 4-family properties	932	919	51	193	170	23	114	95	197	151	120	13
Value of property.....(dollars)	3,961,300	3,914,600	173,800	836,600	748,400	88,200	622,900	428,400	763,900	627,600	461,500	46,700
Average value.....(dollars)	4,250	4,260	3,355	4,402	4,402	3,800	5,464	4,564	3,877	4,156	3,846	-
Debt on first and junior mortgages.....(dollars)	1,818,400	1,790,700	76,300	365,500	330,000	35,500	307,000	185,000	394,800	257,400	204,700	27,700
Percent of value of property	45.9	45.7	45.7	43.7	44.1	40.1	49.3	43.7	51.7	41.0	44.4	-
Average debt.....(dollars)	1,951	1,949	1,494	1,894	1,941	1,511	2,695	1,700	2,004	1,705	1,706	-
Debt on first mortgages.....(dollars)	1,800,400	1,774,100	75,300	362,600	327,600	35,000	304,800	185,000	391,800	251,600	205,000	26,300
Percent distribution	100.0	100.0	4.2	20.3	18.0	1.7	16.8	10.3	21.2	14.1	13.4	-
Percent of value of property	45.4	45.3	45.3	43.8	43.8	40.1	48.9	45.3	51.3	40.1	44.0	-
Average debt.....(dollars)	1,932	1,930	1,487	1,879	1,927	1,511	2,674	1,751	1,989	1,666	1,692	-

Table J-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF NASHVILLE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	3,899	3,801	226	845	704	141	434	435	759	585	517	98
<b>RACE OF OCCUPANTS</b>												
White	3,327	3,262	205	767	639	128	428	376	608	451	429	65
Negro	570	537	23	77	64	13	6	59	151	134	87	35
Other nonwhite	2	2	-	1	1	-	-	-	-	-	1	-
<b>YEAR BUILT</b>												
Reporting year built	3,883	3,787	225	839	699	140	434	433	759	582	515	96
1930 to 1940	867	852	51	221	191	30	90	123	118	119	130	15
1920 to 1929	1,581	1,549	86	347	284	63	253	167	325	178	193	32
1910 to 1919	698	680	36	141	116	25	64	77	145	124	93	18
1900 to 1909	500	482	35	79	68	11	19	48	122	106	73	18
1880 to 1899	201	189	15	45	35	10	7	15	40	47	20	12
1879 or earlier	36	35	2	6	5	1	1	3	9	8	6	1

Table J-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF NASHVILLE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	3,899	3,801	226	845	704	141	454	435	759	585	517	98
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	3,669	3,620	213	819	686	133	413	421	723	555	478	49
Under \$500.....	518	508	39	103	86	17	5	64	85	136	76	10
\$500 to \$999.....	801	783	54	199	157	42	54	92	140	146	118	18
\$1,000 to \$1,499.....	605	602	31	141	110	31	52	65	123	98	87	5
\$1,500 to \$1,999.....	482	477	26	120	105	15	62	47	109	54	57	5
\$2,000 to \$2,499.....	375	373	20	83	72	11	57	48	80	37	48	2
\$2,500 to \$2,999.....	304	301	13	70	61	9	68	26	71	19	54	3
\$3,000 to \$3,999.....	383	359	18	62	61	1	92	38	73	40	36	4
\$4,000 to \$4,999.....	125	122	5	23	18	5	21	22	25	14	12	3
\$5,000 to \$5,999.....	46	46	3	9	9	—	11	9	7	5	2	—
\$6,000 to \$7,499.....	34	33	1	6	4	2	8	7	6	2	3	1
\$7,500 to \$9,999.....	12	12	1	2	2	—	2	2	1	2	2	—
\$10,000 to \$14,999.....	4	4	—	1	1	—	1	1	—	—	1	—
\$15,000 to \$19,999.....	—	—	—	—	—	—	—	—	—	—	—	—
\$20,000 and over.....	—	—	—	—	—	—	—	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,738	3,698	221	823	686	137	426	429	759	545	495	40
Under 4.0%.....	15	15	1	4	4	—	1	2	—	3	4	—
4.0%.....	38	37	2	9	7	2	3	1	—	13	9	1
4.1% to 4.4%.....	—	—	—	—	—	—	—	—	—	—	—	—
4.5%.....	690	689	10	43	35	8	17	12	759	5	43	1
4.6% to 4.9%.....	—	—	—	—	—	—	—	—	—	—	—	—
5.0%.....	585	579	45	158	141	17	113	109	—	62	92	6
5.1% to 5.4%.....	1	1	—	—	—	—	—	1	—	—	—	—
5.5%.....	306	302	17	96	84	12	91	40	—	27	31	4
5.6% to 5.9%.....	2	2	—	—	—	—	—	2	—	—	—	—
6.0%.....	1,860	1,832	142	504	409	95	197	256	—	426	307	28
6.1% to 6.4%.....	1	1	—	—	—	—	—	—	—	—	1	—
6.5%.....	3	3	—	—	—	—	—	—	—	2	1	—
6.6% to 6.9%.....	1	1	—	1	1	—	—	—	—	—	—	—
7.0%.....	11	11	1	3	1	2	2	2	—	1	2	—
7.1% to 7.4%.....	—	—	—	—	—	—	—	—	—	—	—	—
7.5%.....	2	2	—	—	—	—	—	—	—	—	2	—
7.6% to 7.9%.....	—	—	—	—	—	—	—	—	—	—	—	—
8.0% and over.....	23	23	3	5	4	1	2	4	—	6	3	—
Average interest rate..... (percent).....	5.43	5.42	5.68	5.65	5.63	5.74	5.56	5.85	4.50	5.80	5.62	—
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	3,353	3,310	209	733	602	131	399	365	731	437	436	43
Real estate taxes included in payment.....	842	830	67	143	108	55	53	75	326	45	123	12
Monthly.....	799	787	64	135	102	53	50	66	316	38	118	12
Quarterly.....	6	6	1	—	—	—	1	—	—	1	3	—
Semiannual.....	16	16	1	5	5	—	2	3	—	3	2	—
Annual.....	5	5	1	—	—	—	—	2	—	2	—	—
Other.....	—	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment.....	16	16	—	3	1	2	—	2	10	1	—	—
Real estate taxes not included in payment.....	2,464	2,435	139	577	482	95	342	288	394	386	309	29
Monthly.....	1,811	1,791	111	349	271	78	234	176	581	298	242	20
Quarterly.....	40	39	5	6	5	1	7	9	—	9	3	1
Semiannual.....	449	444	15	178	165	15	85	80	2	45	59	5
Annual.....	103	103	4	30	29	1	11	14	1	27	16	—
Other.....	13	13	—	5	4	1	—	4	—	1	3	—
Not reporting frequency of payment.....	48	45	4	9	8	1	5	5	10	6	6	3
Not reporting tax payment requirements.....	47	45	3	13	12	1	4	4	11	6	4	2
Monthly.....	30	30	—	6	5	1	4	1	11	4	4	—
Quarterly.....	1	1	—	1	1	—	—	—	—	—	—	—
Semiannual.....	9	7	2	3	3	—	—	1	—	1	—	2
Annual.....	3	3	1	1	1	—	—	—	—	1	—	—
Other.....	1	1	—	1	1	—	—	—	—	—	—	—
Not reporting frequency of payment.....	3	3	—	1	1	—	—	2	—	—	—	—
No principal payments required.....	318	314	11	82	75	7	25	48	13	83	52	4
Monthly.....	88	86	4	21	20	1	10	8	11	17	15	2
Quarterly.....	7	7	—	1	—	1	1	1	—	4	—	—
Semiannual.....	153	152	5	37	32	5	9	28	—	45	28	1
Annual.....	42	42	1	14	14	—	4	8	—	10	5	—
Other.....	9	9	1	1	1	—	—	3	—	3	1	—
Not reporting frequency of payment.....	19	18	—	8	8	—	1	—	2	4	3	1
Not reporting principal payment requirements.....	100	96	3	14	11	3	4	5	13	10	7	44
Monthly.....	32	29	3	3	2	1	3	4	10	2	4	3
Quarterly.....	1	1	—	—	—	—	—	—	—	—	1	—
Semiannual.....	12	10	—	5	4	1	1	1	—	2	1	2
Annual.....	2	2	—	—	—	—	—	—	—	1	1	—
Other.....	1	1	—	—	—	—	—	—	—	1	—	—
Not reporting frequency of payment.....	52	43	—	6	5	1	—	—	3	4	—	39
No regular payments required.....	128	121	3	18	16	—	6	17	2	55	22	7

HOUSING—NONFARM MORTGAGES

Table J-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF NASHVILLE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	5,869	795	2,551	511	212	Reporting interest rate.....	3,788	823	2,407	314	194
Under \$500.....	518	65	581	44	28	Under 4.0%.....	15	5	7	4	1
\$500 to \$999.....	801	180	559	77	55	4.0% to 4.4%.....	38	8	24	5	1
\$1,000 to \$1,499.....	505	108	402	62	35	4.4% to 4.8%.....	890	406	440	14	30
\$1,500 to \$1,999.....	482	107	315	38	21	4.8% to 5.2%.....	—	—	—	—	—
\$2,000 to \$2,499.....	575	99	252	25	19	5.2% to 5.6%.....	585	112	380	57	36
\$2,500 to \$2,999.....	304	104	188	18	14	5.6% to 6.0%.....	1	1	1	—	—
\$3,000 to \$3,999.....	563	114	199	25	25	6.0% to 6.4%.....	306	65	202	18	21
\$4,000 to \$4,999.....	125	48	58	12	9	6.4% to 6.8%.....	2	—	2	—	—
\$5,000 to \$5,999.....	46	10	27	6	5	6.8% to 7.2%.....	1,880	221	1,528	208	105
\$6,000 to \$7,499.....	34	9	21	1	5	7.2% to 7.6%.....	1	—	—	—	—
\$7,500 to \$9,999.....	12	2	6	2	2	7.6% to 8.0%.....	3	—	2	1	—
\$10,000 to \$14,999.....	4	1	2	1	—	8.0% and over.....	11	2	8	1	—
\$15,000 to \$19,999.....	—	—	—	—	—	Average interest rate...(percent).....	5.43	5.07	5.32	5.71	5.50
\$20,000 and over.....	—	—	—	—	—						

Table J-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF NASHVILLE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b> (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,206	2,929	747	2,145	39	277
Total first mortgage outstanding debt..... (dollars).....	5,321,100	4,889,700	1,522,200	3,306,600	60,900	451,400
Total annual mortgage payment..... (dollars).....	824,540	797,185	242,576	544,918	9,671	27,375
Average first mortgage outstanding debt..... (dollars).....	1,680	1,669	2,038	1,543	—	1,557
Average value of property..... (dollars).....	5,385	5,359	5,537	5,294	—	5,680
Average annual estimated rental value..... (dollars).....	375	372	389	365	—	406
Average annual mortgage payment..... (dollars).....	257	272	325	254	—	99
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.5	16.5	15.9	16.5	—	6.3
Value of property.....	7.6	8.1	9.2	7.7	—	2.7
Estimated annual rental value.....	68.7	73.5	83.5	69.7	—	24.3
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	2,492	2,410	727	1,654	29	82
Average first mortgage outstanding debt..... (dollars).....	1,656	1,668	2,060	1,499	—	—
Average value of property..... (dollars).....	5,144	5,158	5,568	5,003	—	—
Average annual estimated rental value..... (dollars).....	351	353	389	358	—	—
Average annual mortgage payment..... (dollars).....	275	281	328	260	—	—
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	16.8	15.9	17.3	—	—
Value of property.....	8.7	8.9	9.4	8.7	—	—
Estimated annual rental value.....	78.2	79.6	84.3	77.3	—	—
<b>Monthly mortgage payment—</b>						
Under \$10.....	224	169	47	117	5	55
\$10 to \$14.....	440	428	74	348	6	12
\$15 to \$19.....	418	411	95	315	3	7
\$20 to \$24.....	595	595	102	289	2	2
\$25 to \$29.....	555	552	109	240	3	3
\$30 to \$39.....	417	416	185	227	4	1
\$40 to \$49.....	139	138	71	63	4	1
\$50 to \$59.....	62	62	28	34	2	—
\$60 to \$74.....	31	30	14	16	—	1
\$75 to \$99.....	8	8	4	4	—	—
\$100 and over.....	3	3	2	1	—	—
Average monthly mortgage payment..... (dollars).....	22.90	23.39	27.35	21.66	—	—
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	714	519	20	489	10	195
Average first mortgage outstanding debt..... (dollars).....	1,673	1,674	—	1,691	—	1,668
Average value of property..... (dollars).....	4,229	4,293	—	4,280	—	4,059
Average annual estimated rental value..... (dollars).....	455	459	—	461	—	444
Average annual mortgage payment..... (dollars).....	196	232	—	235	—	98
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	13.9	—	13.9	—	5.8
Value of property.....	4.6	5.4	—	5.5	—	2.4
Estimated annual rental value.....	43.0	50.6	—	51.0	—	22.0

Table K-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	65,628	61,238	22,299	56.4	38,939	2,245	145	21,552	8,757	40.6	12,795
Urban	47,526	45,804	14,185	31.0	31,619	1,629	93	13,638	4,895	35.9	8,743
Rural-nonfarm	16,102	15,434	8,114	52.6	7,320	616	52	7,914	3,862	48.8	4,052
COLOR OF OCCUPANTS*											
White	-	46,454	18,497	39.8	27,957	-	-	17,903	8,065	45.0	9,858
Nonwhite:	-	14,784	3,802	25.7	10,982	-	-	3,649	692	19.0	2,937
TYPE OF STRUCTURE											
1-family	37,852	36,612	18,595	50.8	18,019	1,149	91	18,025	7,512	40.6	10,711
Other	25,776	24,626	3,706	15.0	20,920	1,098	54	3,529	1,445	40.9	2,084
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	37,560	36,532	18,496	50.9	17,838	1,139	89	17,976	7,298	40.6	10,678
Under \$5	795	770	275	35.7	495	21	4	250	25	10.0	225
\$5 to \$9	5,244	5,017	1,402	27.9	3,615	220	7	1,347	198	14.7	1,149
\$10 to \$14	8,175	7,965	2,465	30.9	5,502	190	20	2,394	601	25.2	1,793
\$15 to \$19	5,302	5,114	2,305	45.0	2,811	182	6	2,222	719	32.4	1,503
\$20 to \$24	3,533	3,417	1,889	55.3	1,528	105	11	1,837	701	38.2	1,136
\$25 to \$29	3,513	3,212	1,938	60.3	1,274	94	7	1,888	866	45.9	1,022
\$30 to \$39	4,511	4,367	2,968	68.0	1,399	130	14	2,911	1,529	52.5	1,382
\$40 to \$49	2,597	2,521	1,879	74.5	642	71	5	1,845	1,013	54.9	832
\$50 to \$59	1,575	1,530	1,210	79.1	320	44	1	1,180	636	55.9	544
\$60 to \$74	1,155	1,104	943	85.4	161	42	9	924	487	52.7	437
\$75 to \$99	668	639	575	90.0	64	25	4	558	280	50.2	278
\$100 and over	692	676	651	96.3	25	15	1	630	243	38.6	387
Median monthly rent (dollars)	18.81	18.82	26.86	-	15.87	18.30	-	27.01	33.03	-	22.49

Table K-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	8,757	7,466	299	547	717	642	722	1,353	983	751	682	392	250	80	63	5	1,291
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	8,444	7,182	285	520	683	604	705	1,316	942	733	653	369	240	72	58	2	1,282
Average interest rate (%)	5.42	5.42	5.71	5.64	5.62	5.59	5.53	5.46	5.54	5.24	5.19	5.12	5.06	-	-	-	5.43
HOLDER OF FIRST MORTGAGE																	
Reporting holder	8,567	7,296	294	530	698	626	709	1,333	949	731	664	381	245	75	59	2	1,271
Building and loan association	714	652	15	48	54	59	63	105	96	81	68	33	9	1	-	-	82
Commercial bank	1,688	1,432	23	82	98	116	130	298	188	175	143	56	32	12	1	1	256
Savings bank	334	297	7	19	37	35	40	80	30	21	18	8	3	-	-	-	37
Life insurance company	1,141	973	1	10	13	24	41	171	155	139	163	110	89	28	29	-	168
Mortgage company	1,085	939	30	60	72	58	68	157	149	103	120	61	42	9	9	1	146
Home Owners' Loan Corporation	1,323	1,081	40	89	129	115	142	194	145	98	72	35	19	-	3	-	242
Individual	1,321	1,126	129	159	190	130	121	163	80	55	46	32	15	3	3	-	195
Other	961	816	49	63	105	91	104	165	106	59	34	24	12	2	2	-	145
Reporting debt and value	8,365	7,146	282	520	681	613	698	1,316	928	722	641	370	241	75	59	-	1,219
JUNIOR MORTGAGE																	
First mortgage only	1,506	1,248	34	70	90	113	167	348	196	122	76	24	6	2	-	-	258
First and junior mortgage	145	113	2	5	10	3	18	30	11	15	13	3	1	2	-	-	32
With 1st mtg.; not rptg. on junior	6,714	5,785	246	445	581	497	513	938	721	585	552	343	234	71	59	-	929
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	2,405	2,107	280	456	480	295	241	221	60	44	22	5	3	-	-	-	298
\$1,000 to \$1,499	1,196	993	2	61	165	175	168	251	100	49	24	8	7	1	2	-	203
\$1,500 to \$1,999	971	814	-	3	35	105	165	262	134	62	31	13	2	1	1	-	157
\$2,000 to \$2,499	675	735	-	-	1	33	98	251	161	88	66	29	7	1	-	-	140
\$2,500 to \$2,999	735	628	-	-	-	5	24	246	172	94	63	17	5	1	1	-	107
\$3,000 to \$3,999	1,015	867	-	-	-	-	2	105	264	226	178	67	22	2	1	-	148
\$4,000 to \$4,999	504	427	-	-	-	-	-	36	142	141	69	34	4	1	-	-	77
\$5,000 to \$5,999	277	234	-	-	-	-	-	1	17	94	71	41	7	5	-	-	43
\$6,000 to \$7,499	203	176	-	-	-	-	-	-	-	22	83	58	9	4	-	-	27
\$7,500 to \$9,999	105	92	-	-	-	-	-	-	-	-	8	54	23	7	-	-	18
\$10,000 to \$14,999	82	57	-	-	-	-	-	-	-	-	-	8	25	24	-	-	5
\$15,000 to \$19,999	14	12	-	-	-	-	-	-	-	-	-	-	1	11	-	-	2
\$20,000 and over	5	4	-	-	-	-	-	-	-	-	-	-	-	4	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	35,322	29,727	190	588	1,089	1,271	1,782	4,307	3,946	3,729	4,099	2,997	2,752	1,211	1,748	-	5,594
Average value (dollars)	4,228	4,160	673	1,130	1,614	2,078	2,567	3,273	4,253	5,164	6,395	8,101	11,419	-	-	-	4,589
Debt on first & jr. mtgs. (thous.)	18,180	15,481	91	290	506	627	883	2,338	2,197	2,067	2,228	1,615	1,373	608	659	-	2,679
Percent of value of property	51.4	52.1	47.8	49.4	46.0	49.3	49.3	54.3	55.7	55.4	54.4	53.9	49.9	-	-	-	47.9
Average debt (dollars)	2,171	2,166	322	558	745	1,022	1,265	1,776	2,367	2,865	3,476	4,365	5,698	-	-	-	2,198
Debt on first mtgs. (thousands)	18,053	15,400	90	289	503	626	872	2,316	2,189	2,053	2,222	1,611	1,356	605	659	-	2,653
Percent of value of property	51.1	51.8	47.3	49.2	45.7	49.2	49.7	53.8	55.5	55.1	54.2	53.8	49.6	-	-	-	47.4
Average debt (dollars)	2,158	2,155	318	558	738	1,021	1,249	1,760	2,359	2,843	3,467	4,355	5,667	-	-	-	2,176

Table K-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	8,757	8,567	714	2,022	1,688	334	1,141	1,085	1,323	1,321	961	190
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate	8,444	8,373	702	1,972	1,650	322	1,122	1,074	1,323	1,253	927	71
Average interest rate (percent)	5.42	5.42	5.55	5.57	5.54	5.72	5.38	5.55	4.50	5.83	5.62	-
Reporting debt and value	8,565	8,267	687	1,961	1,659	322	1,105	1,060	1,274	1,272	908	98
Percent distribution	-	100.0	8.3	25.7	19.8	5.9	15.4	12.8	15.4	15.4	11.0	-
<b>JUNIOR MORTGAGE</b>												
1- to 4-family properties	8,365	8,267	687	1,961	1,659	322	1,105	1,060	1,274	1,272	908	98
First mortgage only	1,506	1,500	84	557	323	34	177	198	273	199	212	6
First and junior mortgage	145	140	8	40	33	7	24	20	14	23	11	5
With first mortgage; not reporting on junior mortgage	6,714	6,627	595	1,584	1,283	281	904	842	987	1,050	685	87
1-family properties	7,146	7,066	613	1,685	1,598	287	947	921	1,041	1,087	772	80
First mortgage only	1,244	1,244	75	295	262	33	148	172	215	161	178	4
First and junior mortgage	115	109	6	32	27	5	19	18	8	17	9	4
With first mortgage; not reporting on junior mortgage	5,785	5,715	532	1,358	1,109	249	780	751	818	909	585	72
2- to 4-family properties	1,219	1,201	74	276	241	35	158	139	233	185	136	18
First mortgage only	253	256	9	62	61	1	29	26	58	38	34	2
First and junior mortgage	32	31	2	8	6	2	5	2	6	6	2	1
With first mortgage; not reporting on junior mortgage	929	914	63	208	174	32	124	111	169	141	100	15
<b>RELATION OF DEBT TO VALUE</b>												
1- to 4-family properties	8,365	8,267	687	1,961	1,659	322	1,105	1,060	1,274	1,272	908	98
Value of property (dollars)	35,321,500	34,899,100	2,661,400	8,736,700	7,648,600	1,088,100	7,228,800	4,921,400	4,508,500	3,783,600	3,048,700	432,400
Average value (dollars)	4,223	4,220	3,874	4,455	4,667	3,379	6,542	4,643	3,539	2,975	3,558	-
Debt on first and junior mortgages (dollars)	18,160,000	17,975,800	1,530,800	4,224,800	3,709,600	515,000	3,901,900	2,625,400	2,448,700	1,724,100	1,520,100	184,400
Percent of value of property	51.4	51.5	57.5	48.4	48.5	47.3	54.0	53.3	54.3	45.6	49.9	-
Average debt (dollars)	2,171	2,174	2,223	2,154	2,263	1,599	3,531	2,477	1,922	1,355	1,674	-
Debt on first mortgages (dollars)	18,052,900	17,871,100	1,528,000	4,188,500	3,680,800	507,700	3,874,100	2,615,700	2,442,200	1,711,400	1,511,200	181,800
Percent distribution	100.0	100.0	8.6	25.4	20.6	2.8	21.7	14.6	15.7	9.8	9.5	-
Percent of value of property	51.1	51.2	57.4	47.9	48.1	46.7	53.1	53.1	54.2	45.2	49.8	-
Average debt (dollars)	2,158	2,162	2,224	2,136	2,246	1,577	3,506	2,468	1,917	1,345	1,664	-
1-family properties	7,146	7,066	613	1,685	1,598	287	947	921	1,041	1,087	772	80
Value of property (dollars)	29,727,300	29,363,800	2,371,500	7,427,500	6,478,600	950,900	6,223,700	4,195,900	3,608,200	3,023,000	2,516,000	363,500
Average value (dollars)	4,160	4,156	3,869	4,408	4,633	3,313	6,572	4,558	3,484	2,781	3,259	-
Debt on first and junior mortgages (dollars)	15,481,100	15,336,000	1,393,400	3,628,600	3,171,800	454,800	3,387,400	2,275,100	1,971,300	1,412,200	1,272,000	145,100
Percent of value of property	52.1	52.2	58.8	48.8	47.8	54.4	54.2	54.7	54.7	46.7	50.6	-
Average debt (dollars)	2,166	2,170	2,273	2,152	2,269	1,585	3,577	2,468	1,894	1,299	1,648	-
Debt on first mortgages (dollars)	15,400,300	15,256,400	1,391,600	3,595,700	3,147,700	448,000	3,365,100	2,264,600	1,969,300	1,405,300	1,264,800	145,900
Percent of value of property	51.8	52.0	58.7	48.4	48.6	47.1	54.1	54.0	54.6	45.5	50.3	-
Average debt (dollars)	2,155	2,159	2,270	2,134	2,252	1,581	3,553	2,459	1,892	1,293	1,638	-
2- to 4-family properties	1,219	1,201	74	276	241	35	158	139	233	185	136	18
Value of property (dollars)	5,594,200	5,525,300	289,900	1,309,200	1,172,000	137,200	1,005,100	725,500	902,300	760,800	552,700	68,900
Average value (dollars)	4,589	4,601	-	4,743	4,865	-	6,361	5,219	3,873	4,111	3,817	-
Debt on first and junior mortgages (dollars)	2,678,900	2,639,800	137,400	598,000	537,800	60,200	514,500	352,300	477,400	311,900	248,100	39,500
Percent of value of property	47.9	47.8	-	45.7	45.9	-	51.2	48.6	52.9	41.0	46.6	-
Average debt (dollars)	2,198	2,198	-	2,167	2,232	-	3,256	2,535	2,049	1,686	1,824	-
Debt on first mortgages (dollars)	2,652,600	2,614,700	136,400	592,800	535,100	59,700	508,000	351,100	472,900	308,100	246,400	37,900
Percent of value of property	47.4	47.3	-	45.3	45.5	-	50.6	48.4	52.4	40.2	46.3	-
Average debt (dollars)	2,176	2,177	-	2,148	2,212	-	3,222	2,526	2,050	1,655	1,812	-

Table K-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	7,466	7,296	632	1,729	1,432	297	973	939	1,061	1,126	816	170
<b>RACE OF OCCUPANTS</b>												
White	6,833	6,698	605	1,643	1,362	281	967	877	925	960	721	135
Negro	650	595	27	85	68	16	6	62	156	166	93	35
Other nonwhite	3	3	-	1	1	-	-	-	-	-	2	-
<b>YEAR BUILT</b>												
Reporting year built	7,441	7,273	651	1,722	1,426	296	973	934	1,080	1,120	813	166
1930 to 1940	3,306	3,238	363	856	722	134	457	483	279	465	355	68
1920 to 1929	2,440	2,395	171	555	450	105	410	269	432	292	284	47
1910 to 1919	867	846	41	189	139	50	75	100	179	172	110	21
1900 to 1909	567	548	39	86	74	12	20	59	138	130	78	19
1880 to 1899	216	204	15	49	36	13	10	17	42	51	20	12
1879 or earlier	45	44	2	7	5	2	1	6	10	10	8	1

Table K-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100.]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other <sup>1</sup>	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	7,466	7,296	632	1,729	1,432	297	973	939	1,081	1,126	816	170
<b>OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE</b>												
Reporting indebtedness.....	7,146	7,087	613	1,686	1,399	287	947	922	1,040	1,087	772	79
Under \$500.....	825	812	65	154	122	32	15	98	110	264	106	13
\$500 to \$999.....	1,299	1,277	97	320	248	72	54	151	195	274	186	22
\$1,000 to \$1,499.....	982	987	75	251	198	53	75	103	162	193	128	5
\$1,500 to \$1,999.....	827	818	57	210	173	37	105	86	145	119	98	9
\$2,000 to \$2,499.....	730	727	55	195	162	33	98	92	127	77	83	3
\$2,500 to \$2,999.....	617	610	60	158	127	31	113	70	108	45	56	7
\$3,000 to \$3,999.....	864	853	103	180	164	16	181	139	110	70	70	11
\$4,000 to \$4,999.....	425	419	48	98	89	9	94	85	48	23	23	6
\$5,000 to \$5,999.....	229	228	31	47	46	1	74	41	18	11	6	1
\$6,000 to \$7,499.....	175	174	17	33	31	2	72	29	12	3	8	1
\$7,500 to \$9,999.....	91	90	5	18	18	—	38	15	2	7	5	1
\$10,000 to \$14,999.....	56	56	—	19	18	1	23	10	1	—	3	—
\$15,000 to \$19,999.....	12	12	—	1	1	—	6	3	—	—	—	—
\$20,000 and over.....	4	4	—	2	2	—	1	—	1	—	—	—
<b>INTEREST RATE ON FIRST MORTGAGE</b>												
Reporting interest rate.....	7,182	7,124	621	1,887	1,398	289	957	929	1,081	1,064	785	58
Under 4.0%.....	19	19	2	6	6	—	1	2	—	4	4	—
4.0%.....	77	75	10	19	16	3	7	6	—	20	13	2
4.1% to 4.4%.....	3	3	—	1	1	—	2	—	—	—	—	—
4.5%.....	1,472	1,471	61	107	93	14	98	62	1,081	8	54	1
4.6% to 4.9%.....	—	—	—	—	—	—	—	—	—	—	—	—
5.0%.....	1,554	1,543	156	456	404	52	373	284	—	116	158	11
5.1% to 5.4%.....	6	6	—	1	1	—	2	2	—	—	1	—
5.5%.....	580	574	54	180	161	19	147	84	—	37	72	6
5.6% to 5.9%.....	4	4	—	—	—	—	1	2	—	1	—	—
6.0%.....	3,409	3,370	332	900	705	195	321	478	—	865	474	38
6.1% to 6.4%.....	1	1	—	—	—	—	—	—	—	—	1	—
6.5%.....	6	6	—	—	—	—	1	1	—	3	1	—
6.6% to 6.9%.....	1	1	—	1	1	—	—	—	—	—	—	—
7.0%.....	19	19	1	9	5	4	2	2	—	3	2	—
7.1% to 7.4%.....	—	—	—	—	—	—	—	—	—	—	—	—
7.5%.....	3	3	1	—	—	—	—	—	—	—	2	—
7.6% to 7.9%.....	—	—	—	—	—	—	—	—	—	—	—	—
8.0% and over.....	29	29	4	7	5	2	2	6	—	7	3	—
Average interest rate..... (percent).....	5.42	5.41	5.52	5.56	5.53	5.72	5.36	5.54	4.50	5.83	5.62	—
<b>TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE</b>												
Principal payments required.....	6,541	6,477	601	1,530	1,250	280	899	814	1,048	882	703	64
Real estate taxes included in payment.....	1,889	1,869	313	413	332	81	177	218	435	105	208	20
Monthly.....	1,785	1,788	303	389	311	78	169	194	423	89	201	17
Quarterly.....	11	11	1	3	3	—	2	—	—	2	3	—
Semiannual.....	43	42	1	12	12	—	5	12	—	10	2	1
Annual.....	16	15	2	2	1	1	—	7	1	2	1	1
Other.....	1	1	—	1	1	—	—	—	—	—	—	—
Not reporting frequency of payment.....	53	32	6	6	4	2	1	5	11	2	1	1
Real estate taxes not included in payment.....	4,585	4,544	285	1,098	902	196	715	589	600	768	489	41
Monthly.....	3,410	3,382	239	672	517	155	512	393	578	599	389	28
Quarterly.....	89	88	7	19	18	1	24	16	1	15	6	1
Semiannual.....	756	748	25	316	282	34	142	135	7	70	53	8
Annual.....	204	204	8	61	58	3	23	30	3	56	23	—
Other.....	22	22	1	7	6	1	1	5	—	3	5	—
Not reporting frequency of payment.....	104	100	5	23	21	2	13	10	11	25	13	4
Not reporting tax payment requirements.....	67	64	3	19	16	3	7	7	13	9	6	3
Monthly.....	44	44	—	10	7	3	5	4	13	6	—	—
Quarterly.....	1	1	—	1	1	—	—	—	—	—	—	—
Semiannual.....	14	11	2	5	5	—	2	1	—	1	—	3
Annual.....	4	4	1	1	1	—	—	—	—	2	—	—
Other.....	1	1	—	1	1	—	—	—	—	—	—	—
Not reporting frequency of payment.....	3	3	—	1	1	—	—	2	—	—	—	—
No principal payments required.....	551	526	19	148	136	12	54	89	15	128	73	5
Monthly.....	140	137	6	31	29	2	23	18	11	25	23	3
Quarterly.....	14	14	—	5	4	1	2	2	1	4	—	—
Semiannual.....	262	261	8	72	65	9	20	55	1	66	39	1
Annual.....	67	67	2	20	20	—	6	10	—	22	7	—
Other.....	12	12	1	2	2	—	—	3	—	5	1	—
Not reporting frequency of payment.....	36	35	2	18	18	—	3	1	2	6	3	1
Not reporting principal payment requirements.....	172	79	7	17	14	3	10	8	13	14	10	93
Monthly.....	52	40	6	4	3	1	7	5	10	3	5	12
Quarterly.....	1	1	—	—	—	—	—	—	—	—	—	—
Semiannual.....	17	13	—	6	5	1	1	1	—	3	2	4
Annual.....	5	5	1	—	—	—	1	1	—	1	1	—
Other.....	2	2	—	1	1	—	—	—	—	1	—	—
Not reporting frequency of payment.....	95	18	—	6	5	1	1	1	3	6	1	77
No regular payments required.....	222	214	5	34	32	2	10	28	5	102	30	8

HOUSING—NONFARM MORTGAGES

Table K-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	7,146	1,829	4,444	523	350	Reporting interest rate.....	7,182	1,853	4,485	525	319
Under \$500.....	825	95	613	63	54	Under 4.0%.....	19	3	9	6	1
\$500 to \$999.....	1,299	198	917	104	80	4.0% to 4.4%.....	77	18	48	8	3
\$1,000 to \$1,499.....	992	176	681	90	45	4.4% to 4.8%.....	3	-	2	1	-
\$1,500 to \$1,999.....	827	175	553	62	37	4.8% to 5.2%.....	1,472	635	758	36	42
\$2,000 to \$2,499.....	750	215	440	41	34	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	617	245	315	33	24	5.6% to 6.0%.....	1,554	476	897	121	80
\$3,000 to \$3,999.....	864	347	453	48	36	6.0% to 6.4%.....	6	3	3	-	-
\$4,000 to \$4,999.....	425	198	179	31	17	6.4% to 6.8%.....	580	185	356	30	29
\$5,000 to \$5,999.....	229	85	115	20	9	6.8% to 7.2%.....	4	-	3	1	-
\$6,000 to \$7,499.....	175	62	98	9	6	7.2% to 7.6%.....	3,408	522	2,389	314	183
\$7,500 to \$9,999.....	91	20	56	11	4	7.6% to 8.0%.....	1	-	1	-	-
\$10,000 to \$14,999.....	56	10	37	8	1	8.0% and over.....	6	1	4	1	-
\$15,000 to \$19,999.....	12	3	6	-	5	Average interest rate.....(percent).....	5.42	5.17	5.50	5.60	5.54
\$20,000 and over.....	4	-	1	3	-						

Table K-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NASHVILLE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
<b>REGULAR PAYMENTS REQUIRED</b>						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	6,358	5,895	1,741	4,096	58	463
Total first mortgage outstanding debt.....(dollars).....	13,809,200	12,837,400	4,728,700	7,996,100	112,600	971,800
Total annual mortgage payment.....(dollars).....	1,950,943	1,888,961	690,988	1,180,814	17,159	61,982
Average first mortgage outstanding debt.....(dollars).....	2,172	2,178	2,716	1,952	-	2,099
Average value of property.....(dollars).....	4,105	4,041	4,321	3,921	-	4,886
Average annual estimated rental value.....(dollars).....	456	450	467	413	-	507
Average annual mortgage payment.....(dollars).....	307	320	397	288	-	154
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.7	14.6	14.8	-	6.4
Value of property.....	7.5	7.9	9.2	7.4	-	2.7
Estimated annual rental value.....	70.5	74.5	84.9	69.7	-	26.4
<b>REGULAR MONTHLY PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	5,048	4,917	1,683	3,192	42	151
Average first mortgage outstanding debt.....(dollars).....	2,173	2,179	2,719	1,903	-	1,974
Average value of property.....(dollars).....	3,795	3,763	4,257	3,535	-	3,879
Average annual estimated rental value.....(dollars).....	411	410	463	383	-	424
Average annual mortgage payment.....(dollars).....	323	327	397	291	-	150
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.8	15.0	14.6	15.3	-	7.6
Value of property.....	8.5	8.6	9.3	8.2	-	3.9
Estimated annual rental value.....	78.6	79.8	85.6	76.0	-	35.2
Monthly mortgage payment—						
Under \$10.....	320	252	59	186	7	68
\$10 to \$14.....	703	685	117	560	8	16
\$15 to \$19.....	751	734	158	574	4	17
\$20 to \$24.....	775	765	225	535	5	10
\$25 to \$29.....	769	762	294	463	5	7
\$30 to \$39.....	957	953	457	491	5	4
\$40 to \$49.....	409	406	205	197	4	3
\$50 to \$59.....	187	185	86	96	3	2
\$60 to \$74.....	108	106	55	51	-	2
\$75 to \$99.....	50	50	22	28	-	-
\$100 and over.....	19	19	7	11	1	-
Average monthly mortgage payment.....(dollars).....	26.86	27.27	33.05	24.25	-	12.47
<b>REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED</b>						
Reporting debt, value, and rent.....	1,310	978	58	904	16	332
Average first mortgage outstanding debt.....(dollars).....	2,187	2,173	-	2,124	-	2,148
Average value of property.....(dollars).....	5,288	5,290	-	5,215	-	5,285
Average annual estimated rental value.....(dollars).....	532	529	-	522	-	539
Average annual mortgage payment.....(dollars).....	246	286	-	279	-	128
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	13.2	-	13.1	-	5.9
Value of property.....	4.7	5.4	-	5.3	-	2.4
Estimated annual rental value.....	46.3	54.1	-	53.4	-	23.7

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	1-FAMILY MORTGAGED PROPERTIES																	
	All 1- to 4-family mortgaged properties	Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								Av. in- terest rate- first mtg. (%)	
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life in- surance co.	Mort- gage co.	HOLC	Indi- vidual		Other
THE STATE.....	49,934	44,801	40,826	137,891,700	3,378	70,242,600	1,721	50.9	43,373	5,247	5,113	2,112	4,701	3,894	6,990	10,207	5,109	5.52
Urban.....	33,768	29,495	27,012	94,232,900	3,489	47,824,800	1,771	50.8	28,636	3,375	2,843	1,288	3,686	2,762	5,241	6,029	3,412	5.47
Rural-nonfarm.....	16,166	15,306	13,814	43,658,800	3,160	22,417,800	1,623	51.3	14,737	1,872	2,270	824	1,015	1,132	1,749	4,178	1,697	5.62
ANDERSON COUNTY.....	217	214	211	412,200	1,954	175,500	832	42.6	210	5	97	21	-	2	3	62	15	5.82
Clinton town.....	87	85	85	236,200	2,779	106,700	1,255	45.2	85	-	55	-	-	1	-	22	7	6.02
Rural-nonfarm.....	130	129	126	176,000	1,397	68,800	546	39.1	125	5	42	21	-	1	8	40	8	5.68
BEDFORD COUNTY.....	250	218	158	888,000	2,456	231,400	1,465	59.6	201	50	37	9	1	1	44	51	8	5.54
Shelbyville town.....	138	111	77	199,200	2,587	98,700	1,282	49.5	96	3	15	7	1	1	36	30	3	5.54
Rural-nonfarm.....	112	107	81	188,800	2,331	132,700	1,638	70.3	105	47	22	2	-	-	8	21	5	5.53
BENTON COUNTY.....	82	76	67	12,000	1,791	57,200	854	47.7	68	9	17	4	-	2	6	29	1	5.89
BLED SOE COUNTY.....	23	23	22	50,800	-	23,800	-	-	23	-	1	-	1	-	5	13	3	-
BLOUNT COUNTY.....	707	675	651	1,588,300	2,440	818,000	1,257	51.5	663	236	35	8	2	11	55	156	160	5.83
Alcoa.....	117	116	112	181,000	1,616	108,500	969	59.9	115	24	5	-	-	2	1	22	55	5.85
Maryville.....	158	138	134	514,100	3,857	247,800	1,849	48.2	131	60	8	2	1	2	8	28	28	5.85
Rural-nonfarm.....	432	421	405	893,200	2,205	461,700	1,140	51.7	417	152	22	6	1	7	46	106	77	5.82
BRADLEY COUNTY.....	335	314	274	523,900	1,912	241,300	881	46.1	295	36	65	68	-	59	10	39	18	6.05
Cleveland.....	154	137	124	227,600	1,835	104,500	843	45.9	130	3	8	26	-	55	4	26	8	5.93
Rural-nonfarm.....	181	177	150	296,300	1,975	136,800	912	46.2	165	33	57	42	-	4	6	13	10	6.13
CAMPBELL COUNTY.....	211	209	185	278,200	1,504	112,500	608	40.4	202	10	60	10	-	-	25	74	23	5.73
La Follette.....	121	119	108	191,600	1,774	81,200	752	42.4	116	8	94	6	-	-	20	38	10	5.70
Rural-nonfarm.....	90	90	77	86,600	1,125	31,300	406	36.1	86	2	26	4	-	-	5	36	13	5.78
CANNON COUNTY.....	27	24	21	46,800	-	25,900	-	-	22	3	5	-	-	1	3	10	-	-
CARROLL COUNTY.....	232	206	171	359,600	2,103	177,900	1,040	49.5	195	24	62	2	1	1	27	62	16	6.07
CARTER COUNTY.....	912	889	480	1,054,100	2,196	541,200	1,128	51.3	844	144	39	64	32	65	159	198	203	5.55
Elizabethton.....	432	412	124	300,900	2,427	149,800	1,208	49.8	403	41	29	25	29	56	80	59	84	5.53
Rural-nonfarm.....	480	477	356	753,200	2,116	391,400	1,099	52.0	441	103	73	39	3	9	79	79	119	5.56
CHEATHAM COUNTY.....	20	20	11	9,400	-	5,400	-	-	20	-	4	4	-	-	1	11	-	-
CHESTER COUNTY.....	69	56	54	104,300	1,931	55,400	1,026	53.1	55	3	11	-	-	-	19	20	2	5.83
CLAIBORNE COUNTY.....	29	29	25	74,700	2,988	28,400	1,136	38.0	28	1	-	-	1	-	1	14	11	6.34
CLAY COUNTY.....	20	19	18	22,600	-	8,000	-	-	18	4	6	-	-	1	1	6	-	-
COCKE COUNTY.....	123	114	99	190,900	1,928	73,900	746	38.7	107	35	4	-	1	1	18	48	-	5.69
Newport town.....	73	65	51	130,400	2,557	52,400	1,027	40.2	58	22	2	-	1	1	10	22	-	5.63
Rural-nonfarm.....	50	49	48	60,500	1,260	21,500	448	35.5	49	13	2	-	-	-	8	26	-	5.76
COFFEY COUNTY.....	236	206	190	425,000	2,237	180,700	951	42.5	198	15	70	6	2	5	23	64	13	5.81
Tullahoma town.....	181	154	140	327,300	2,338	137,700	984	42.1	145	14	56	6	1	5	17	38	9	5.86
Rural-nonfarm.....	55	52	50	97,700	1,954	43,000	860	44.0	52	1	14	-	1	-	6	26	4	5.68
CROCKETT COUNTY.....	123	111	97	118,500	1,222	68,900	710	58.1	110	2	6	13	-	-	9	57	23	6.78
CUMBERLAND COUNTY.....	50	50	40	59,600	1,490	29,700	743	49.8	29	-	10	-	-	-	2	15	2	5.94
DAVIDSON COUNTY.....	8,971	7,580	7,250	29,998,000	4,138	15,619,200	2,154	52.1	7,399	637	1,444	299	978	941	1,097	1,152	851	5.42
Nashville.....	4,895	3,899	3,668	12,537,200	3,418	6,096,100	1,662	48.6	3,801	226	704	141	434	485	759	585	517	5.43
Rural-nonfarm.....	3,976	3,681	3,582	17,460,800	4,875	9,523,100	2,659	54.5	3,598	411	740	158	544	506	338	567	334	5.41
DECATUR COUNTY.....	73	64	60	68,000	1,133	28,700	478	42.2	61	-	13	4	-	-	12	18	14	6.23
DE KALB COUNTY.....	61	58	53	84,700	1,598	41,500	783	49.0	57	-	10	1	1	-	8	28	9	5.83
DICKSON COUNTY.....	73	65	46	98,000	2,130	44,000	957	44.9	64	4	9	6	1	1	2	25	16	5.24
Dickson town.....	40	34	30	75,600	2,520	37,500	1,250	49.6	34	3	2	1	1	-	16	11	-	4.97
Rural-nonfarm.....	33	31	16	22,400	-	6,500	-	-	30	1	7	5	-	2	9	5	1	5.52
DYER COUNTY.....	444	375	350	1,017,800	2,908	475,900	1,360	46.8	357	108	7	5	15	5	56	124	37	5.23
Dyersburg.....	274	229	216	808,400	3,743	374,200	1,732	46.3	214	92	2	1	13	2	41	44	19	5.86
Rural-nonfarm.....	170	146	134	209,400	1,563	101,700	759	48.6	143	16	5	4	2	3	15	80	18	5.04
FAYETTE COUNTY.....	69	56	49	120,600	2,461	58,600	1,196	48.6	45	1	3	4	-	-	4	26	7	6.04
FENTRESS COUNTY.....	17	16	15	23,100	-	8,600	-	-	16	-	8	1	-	-	2	5	-	-
FRANKLIN COUNTY.....	198	188	167	417,000	2,497	193,400	1,158	46.4	179	2	51	1	5	1	19	63	37	5.65
Winchester town.....	86	79	72	250,700	3,482	123,900	1,721	49.4	79	1	1	-	5	1	14	30	27	5.60
Rural-nonfarm.....	112	109	95	166,300	1,751	69,500	732	41.8	100	1	50	1	-	-	5	33	10	5.70
GIBSON COUNTY.....	457	382	345	793,300	2,299	383,200	1,111	48.3	370	78	91	18	2	-	58	104	19	6.06
Humboldt.....	148	126	121	370,800	3,064	160,700	1,328	43.3	122	38	29	-	-	-	19	36	-	5.95
Milan town.....	62	55	51	121,700	2,386	69,500	1,368	47.1	51	17	14	1	1	-	6	10	2	5.78
Tranton.....	87	70	68	138,000	2,029	78,000	1,147	56.5	68	15	12	5	-	-	14	20	2	5.79
Rural-nonfarm.....	160	131	122	162,800	1,550	75,000	714	46.1	129	8	36	12	1	-	19	38	15	5.43
GILES COUNTY.....	96	76	47	109,700	2,334	50,800	1,081	46.3	69	3	20	-	-	-	18	18	10	5.41
Pulaski town.....	85	65	41	108,000	2,512	48,100	1,173	46.7	62	2	20	-	-	-	16	15	9	5.44
Rural-nonfarm.....	11	11	6	6,700	-	2,700	-	-	7	1	-	-	-	-	2	3	1	-

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
GRAINGER COUNTY.....	15	15	13	22,800	-	8,800	-	-	15	-	3	4	-	-	-	8	-	-
GREENE COUNTY.....	208	202	162	400,600	2,473	199,700	1,233	49.9	191	37	19	29	5	-	31	52	18	5.87
Greenville town.....	162	156	131	349,500	2,668	176,000	1,344	50.4	148	27	15	23	5	-	26	36	16	5.88
Rural-nonfarm.....	46	46	31	51,100	1,648	23,700	765	46.4	43	10	4	6	-	-	5	16	2	5.98
GRUNDY COUNTY.....	30	29	27	29,900	1,107	15,500	574	51.8	28	2	4	4	-	-	1	14	3	5.88
HAMELEN COUNTY.....	247	225	196	442,600	2,258	229,900	1,173	51.9	221	17	20	7	4	24	30	92	27	5.76
Morristown.....	288	217	189	424,600	2,247	221,500	1,172	52.2	213	17	20	6	4	24	29	86	27	5.76
Rural-nonfarm.....	9	8	7	18,000	-	8,400	-	-	8	-	-	1	-	-	1	6	-	-
HAMILTON COUNTY.....	5,831	5,869	5,088	19,114,800	3,757	9,548,900	1,877	50.0	5,246	243	697	510	742	395	1,389	937	333	5.32
Chattanooga.....	4,057	3,623	3,450	12,562,000	3,641	6,460,900	1,873	51.4	3,544	178	534	337	512	147	1,057	521	258	5.38
East Ridge town.....	309	307	306	1,080,200	3,530	567,200	1,854	52.5	304	13	8	66	42	67	39	59	10	5.89
Rural-nonfarm.....	1,465	1,439	1,332	5,472,000	4,108	2,520,800	1,892	46.1	1,398	52	155	107	188	181	293	897	65	5.30
HANCOCK COUNTY.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HARDEN COUNTY.....	96	86	71	145,500	2,049	74,800	1,054	51.4	81	-	15	33	1	-	10	17	5	6.15
HARDIN COUNTY.....	117	114	41	50,900	1,241	13,300	324	26.1	105	12	18	4	-	-	12	58	1	6.24
HAWKINS COUNTY.....	121	117	108	275,300	2,549	116,400	1,078	42.3	113	2	35	1	-	5	13	52	5	5.71
HAYWOOD COUNTY.....	166	138	112	359,200	3,207	136,700	1,221	38.1	132	-	11	3	10	-	26	62	20	5.75
Brownsville.....	139	114	97	331,600	3,419	127,900	1,319	38.6	108	-	11	1	9	-	21	47	19	5.77
Rural-nonfarm.....	27	24	15	27,600	-	8,800	-	-	24	-	-	2	1	-	5	15	1	-
HENDERSON COUNTY.....	105	92	83	142,300	1,714	67,800	817	47.6	87	-	36	4	-	-	4	33	10	6.24
Lexington town.....	63	54	53	123,700	2,334	60,500	1,142	46.9	53	-	24	-	-	-	4	16	9	5.72
Rural-nonfarm.....	42	38	30	18,600	620	7,300	243	39.2	34	-	12	4	-	-	-	17	1	7.18
HENRY COUNTY.....	304	255	230	590,000	2,565	264,900	1,152	44.9	248	52	44	9	2	6	34	85	16	5.63
Paris.....	206	162	145	465,700	3,212	210,200	1,450	51.1	159	28	24	5	2	5	25	58	12	5.64
Rural-nonfarm.....	98	93	85	124,300	1,462	54,700	644	44.0	89	24	20	4	-	1	9	27	4	5.73
HICHEMAN COUNTY.....	43	41	19	42,100	-	16,100	-	-	39	-	7	3	-	-	6	17	6	5.58
HOUSTON COUNTY.....	36	36	34	43,600	1,282	20,600	606	47.2	35	-	2	4	-	-	5	22	2	5.64
HUMPHREYS COUNTY.....	46	40	34	86,900	2,556	34,100	1,003	39.2	39	5	7	1	2	-	1	20	3	5.50
JACKSON COUNTY.....	16	14	14	19,700	-	7,600	-	-	14	-	-	1	-	-	1	6	6	-
JEFFERSON COUNTY.....	57	57	43	81,200	1,888	37,400	870	46.1	50	-	10	1	-	-	5	33	1	5.80
Jefferson City town.....	19	19	6	18,000	-	11,500	-	-	14	-	-	-	-	-	4	10	-	-
Rural-nonfarm.....	38	38	37	63,200	1,708	25,900	700	41.0	36	-	10	1	-	-	1	23	1	6.02
JOHNSON COUNTY.....	45	44	43	109,800	2,553	47,800	1,112	43.5	43	-	4	-	-	-	15	9	15	5.41
KNOX COUNTY.....	5,253	4,900	4,699	16,592,100	3,531	8,544,900	1,818	51.5	4,773	361	360	143	537	333	1,046	1,208	785	5.35
Knorrville.....	3,630	3,324	3,173	10,986,700	3,463	5,554,300	1,750	50.6	3,259	262	212	90	393	202	847	759	494	5.30
Rural-nonfarm.....	1,623	1,576	1,526	5,605,400	3,678	2,990,600	1,960	53.4	1,514	99	148	53	144	131	199	449	291	5.46
LAKE COUNTY.....	61	55	46	122,000	2,652	77,200	1,678	63.3	52	5	3	1	1	4	20	8	10	5.00
LAUDERDALE COUNTY.....	144	126	106	199,100	1,878	100,700	950	50.6	123	8	27	7	-	1	13	59	8	6.31
Ripley town.....	46	43	38	82,000	2,158	46,000	1,211	56.1	42	6	9	-	-	1	2	24	-	6.05
Rural-nonfarm.....	98	83	68	117,100	1,722	54,700	804	46.7	81	2	18	7	-	-	11	35	8	6.46
LAWRENCE COUNTY.....	218	189	176	390,300	2,218	173,100	984	44.4	185	32	34	7	3	-	35	60	14	5.50
Lawrenceburg.....	128	105	101	261,200	2,586	111,600	1,105	42.7	108	21	19	1	2	-	25	37	8	5.21
Rural-nonfarm.....	90	84	75	129,100	1,721	61,500	820	47.6	82	11	15	6	1	-	10	33	6	5.86
LEWIS COUNTY.....	30	29	27	34,800	1,289	19,100	707	54.9	27	2	10	2	-	-	8	4	1	5.43
LINCOLN COUNTY.....	159	123	113	272,900	2,415	127,600	1,129	46.8	120	24	21	4	2	2	17	44	6	5.63
Fayetteville town.....	109	75	71	206,900	2,914	102,900	1,449	49.7	74	13	17	1	2	2	13	21	5	5.60
Rural-nonfarm.....	50	45	42	66,000	1,571	24,700	588	37.4	46	11	4	3	-	-	4	23	1	5.81
LOUDON COUNTY.....	179	174	166	338,500	2,039	126,500	762	37.4	166	17	34	4	-	5	17	52	37	5.56
Lenoir City.....	92	88	85	169,500	1,994	54,100	636	31.9	83	11	8	3	-	1	12	21	27	5.37
Loudon town.....	50	49	48	112,400	2,342	45,700	952	40.7	49	2	19	-	-	1	2	20	5	5.83
Rural-nonfarm.....	37	37	33	56,600	1,715	26,700	809	47.2	34	4	7	1	-	-	3	11	5	5.63
McMINN COUNTY.....	387	364	349	636,300	1,823	333,500	956	52.4	350	24	22	19	3	2	34	72	174	5.63
Athens.....	286	263	259	479,000	1,849	251,500	971	52.5	259	17	13	9	-	-	6	46	168	5.78
Etowah town.....	79	79	75	143,700	1,916	72,000	960	50.1	69	3	6	6	2	2	26	20	4	5.27
Rural-nonfarm.....	22	22	15	13,600	-	10,000	-	-	22	4	3	4	1	-	2	6	2	-
MCAIRY COUNTY.....	123	116	72	121,700	1,690	60,700	843	49.9	110	6	38	-	-	-	7	32	27	6.35
MAGON COUNTY.....	27	26	23	46,700	-	19,800	-	-	24	-	4	-	-	-	5	15	-	-
MADISON COUNTY.....	1,105	919	855	2,435,900	2,849	1,230,700	1,439	50.5	892	111	78	30	61	11	145	315	141	5.66
Jackson.....	829	663	617	1,813,300	2,989	899,900	1,459	49.6	641	65	61	24	44	9	102	238	98	5.69
Rural-nonfarm.....	276	256	238	622,600	2,616	330,800	1,390	53.1	251	46	17	6	17	2	43	77	43	5.58

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1-to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual		Other
MARION COUNTY.....	109	109	92	147,400	1,602	59,800	650	40.6	106	-	18	14	-	-	31	24	19	5.70
MARSHALL COUNTY.....	93	85	43	109,400	2,544	59,900	1,393	54.8	83	5	21	5	-	1	10	33	8	5.61
Lewisburg town.....	56	50	8	21,500	-	10,500	-	-	48	-	20	1	-	1	6	17	3	5.67
Rural-nonfarm.....	37	35	35	87,900	2,511	49,400	1,411	56.2	35	5	1	4	-	-	4	16	5	5.56
MADRY COUNTY.....	474	385	360	1,169,000	3,247	703,200	1,953	60.2	377	75	58	1	8	4	24	117	90	5.44
Columbia.....	253	182	175	575,800	3,290	311,600	1,781	54.1	177	28	32	1	4	2	16	75	19	5.53
Mount Pleasant town.....	63	58	52	186,700	3,590	130,800	2,515	70.1	58	35	7	-	-	-	3	12	1	5.59
Rural-nonfarm.....	158	145	133	406,500	3,056	280,800	1,961	64.2	142	12	19	-	4	2	5	30	70	5.27
MEIGS COUNTY <sup>1</sup> .....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MONROE COUNTY.....	114	106	94	201,400	2,143	95,400	1,015	47.4	105	11	27	1	-	1	20	35	10	5.30
Sweetwater town.....	58	52	52	123,100	2,867	67,600	1,300	54.9	52	8	17	-	-	1	14	8	4	4.90
Rural-nonfarm.....	56	54	42	78,300	1,664	27,800	662	35.5	53	3	10	1	-	-	6	27	6	5.70
MONTGOMERY COUNTY.....	363	330	317	755,300	2,383	464,800	1,466	61.5	326	50	57	8	19	24	19	133	16	5.75
Clarksville.....	284	255	248	653,100	2,633	412,500	1,663	68.2	252	40	46	5	19	22	16	95	9	5.73
Rural-nonfarm.....	79	75	69	102,200	1,481	52,600	758	51.2	74	10	11	3	-	2	3	38	7	5.83
MOORE COUNTY.....	7	7	-	-	-	-	-	-	7	-	-	-	-	-	-	1	5	-
MORGAN COUNTY.....	21	21	21	29,700	-	12,300	-	-	21	1	2	8	-	-	1	5	4	-
OBIDON COUNTY.....	359	308	294	629,900	2,143	294,100	1,000	46.7	295	96	23	18	-	5	29	85	34	5.97
Union City town.....	204	175	167	457,600	2,800	216,900	1,299	46.4	164	76	8	11	-	4	16	30	19	5.92
Rural-nonfarm.....	155	133	127	162,300	1,278	77,200	608	47.5	131	20	20	7	-	1	13	55	15	6.04
OVERTON COUNTY.....	41	41	13	3,700	-	2,100	-	-	36	1	1	1	1	-	7	16	9	5.47
PERRY COUNTY.....	17	17	17	28,600	-	6,900	-	-	17	-	13	-	-	-	-	4	-	-
PICKETT COUNTY <sup>1</sup> .....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLK COUNTY.....	58	55	48	66,800	1,553	33,400	777	50.0	52	-	22	7	-	1	5	16	1	6.08
PUNAM COUNTY.....	263	246	189	490,700	2,596	206,100	1,090	42.0	226	68	24	8	3	4	16	44	59	5.74
Cookeville town.....	171	155	139	398,000	2,863	167,000	1,201	42.0	141	68	15	1	3	2	11	22	19	5.75
Rural-nonfarm.....	92	91	50	92,700	1,854	39,100	782	42.2	85	-	9	7	-	2	5	22	40	5.73
RHEA COUNTY.....	78	70	64	135,200	2,113	41,500	648	30.7	64	1	14	3	2	1	13	30	-	5.55
ROANE COUNTY.....	276	255	193	369,500	1,915	174,700	905	47.3	248	28	23	21	-	5	49	96	28	5.66
Harriman.....	164	153	114	212,700	1,866	115,600	1,014	54.3	150	14	8	16	-	2	23	64	23	5.68
Rockwood.....	45	38	31	64,400	2,077	27,600	890	42.9	38	6	2	2	-	2	9	13	4	5.59
Rural-nonfarm.....	67	64	48	92,400	1,925	31,500	656	34.1	60	6	13	3	-	1	17	19	1	5.65
ROBERTSON COUNTY.....	250	217	197	554,400	2,814	271,600	1,379	49.0	201	42	29	10	4	1	35	71	9	5.57
Springfield.....	183	128	114	428,900	3,762	210,900	1,850	49.2	118	32	19	6	1	1	17	37	5	5.53
Rural-nonfarm.....	97	89	83	125,500	1,512	60,700	731	48.4	83	10	10	4	3	-	18	34	4	5.61
RUTHERFORD COUNTY.....	379	333	304	887,500	2,919	469,400	1,544	52.9	318	71	18	4	10	5	112	81	17	5.28
Murfreesboro.....	279	236	217	644,400	2,970	333,100	1,535	51.7	225	55	10	1	9	1	76	57	16	5.81
Rural-nonfarm.....	100	97	87	243,100	2,794	136,300	1,567	56.1	93	16	8	3	1	4	36	24	1	5.21
SCOTT COUNTY.....	78	75	69	78,600	1,139	37,400	542	47.6	74	-	12	19	-	1	12	27	3	5.87
SEQUATCHIE COUNTY.....	8	7	1	500	-	200	-	-	7	-	-	5	-	-	2	-	-	-
SEVIER COUNTY.....	56	50	42	111,500	2,655	38,800	924	34.8	45	-	11	4	-	-	3	23	4	5.88
SHELBY COUNTY.....	12,364	10,943	10,029	38,229,500	3,812	20,124,800	2,007	52.6	10,609	1,399	482	369	1,819	1,826	1,303	2,228	1,188	5.49
Memphis.....	11,235	9,845	9,055	35,358,900	3,905	18,701,200	2,065	52.9	9,561	1,248	441	314	1,784	1,621	1,237	1,829	1,087	5.47
Rural-nonfarm.....	1,129	1,098	974	2,870,600	2,947	1,423,600	1,462	49.6	1,048	151	41	55	35	205	66	399	96	5.64
SMITH COUNTY.....	80	68	51	113,700	2,229	54,600	1,071	48.0	61	7	19	1	-	-	4	29	1	5.95
STEWART COUNTY.....	72	71	60	58,600	977	22,800	380	38.9	71	-	36	5	-	-	2	27	1	6.06
SULLIVAN COUNTY.....	2,264	2,120	1,893	6,107,800	3,227	2,790,600	1,474	45.7	2,081	555	193	112	274	54	153	484	205	5.76
Eristol.....	648	607	563	1,918,100	3,407	827,800	1,470	43.2	600	116	49	33	69	24	98	171	40	5.64
Kingsport.....	678	612	518	2,377,100	4,589	1,094,200	2,112	46.0	562	119	35	38	156	14	19	109	72	5.76
Rural-nonfarm.....	938	901	812	1,812,600	2,232	668,600	1,070	47.9	869	320	109	41	49	16	36	204	94	5.85
SUMNER COUNTY.....	202	192	175	337,200	1,927	163,500	934	48.5	169	21	39	4	3	10	35	72	5	5.54
Gallatin.....	94	88	86	188,700	2,194	102,000	1,186	54.1	88	6	16	1	2	7	23	30	3	5.38
Rural-nonfarm.....	108	104	89	148,500	1,669	61,500	691	41.4	101	15	23	3	1	3	12	42	2	5.69
TIPTON COUNTY.....	174	153	135	372,000	2,756	158,100	1,134	41.2	149	17	10	13	4	2	16	56	31	6.29
Covington town.....	143	123	111	342,100	3,082	143,400	1,292	41.9	119	16	10	7	4	2	12	40	28	6.10
Rural-nonfarm.....	31	30	24	29,900	-	9,700	-	-	30	1	-	6	-	-	4	16	3	7.03
TROUSDALE COUNTY.....	13	13	12	23,400	-	10,000	-	-	13	-	3	1	-	-	1	7	1	-
UNICOI COUNTY.....	313	306	273	377,200	1,382	228,100	836	60.5	295	126	20	7	10	7	64	47	14	5.73
Erwin town.....	133	126	116	208,400	1,797	136,200	1,174	65.4	126	33	12	3	8	3	52	12	3	5.45
Rural-nonfarm.....	180	180	157	168,800	1,075	91,900	585	54.4	169	93	8	4	2	4	12	35	11	5.93

<sup>1</sup> Detailed mortgage data not shown for areas containing fewer than three 1-family mortgaged units.

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.  
[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
UNION COUNTY.....	4	4	3	8,100	-	3,700	-	-	3	-	-	-	-	-	-	3	-	-
VAN BUREN COUNTY.....	9	9	9	3,200	-	2,800	-	-	9	-	2	3	-	-	-	1	3	-
WARREN COUNTY.....	128	119	76	168,600	2,218	81,700	1,075	48.5	114	18	2	8	-	7	13	49	17	5.57
McMinnville town.....	102	93	57	142,800	2,505	66,000	1,158	46.2	88	15	-	8	-	12	39	14	3	5.64
Rural-nonfarm.....	26	26	19	25,800	-	15,700	-	-	26	3	2	-	-	7	1	10	-	5.30
WASHINGTON COUNTY.....	1,197	1,112	964	3,038,500	3,152	1,405,100	1,458	46.2	1,082	196	86	36	123	40	258	258	90	5.48
Johnson City.....	941	863	737	2,600,500	3,528	1,197,000	1,624	46.0	841	171	62	33	120	27	224	163	41	5.40
Rural-nonfarm.....	256	249	227	438,000	1,930	208,100	917	47.5	241	25	24	3	3	13	34	90	49	5.74
WAYNE COUNTY.....	45	45	39	101,200	2,595	56,100	1,438	55.4	44	12	7	5	-	1	14	4	1	5.44
WEAVERLY COUNTY.....	282	231	216	410,800	1,902	213,500	988	52.0	223	23	44	6	5	1	30	99	15	5.96
Martin.....	113	100	96	207,600	2,163	109,100	1,136	52.6	94	17	12	1	3	1	12	41	7	5.75
Rural-nonfarm.....	169	131	120	203,200	1,693	104,400	870	51.4	129	6	32	5	2	-	18	58	8	6.12
WHITE COUNTY.....	47	47	38	103,000	2,711	47,500	1,250	46.1	37	4	2	10	-	-	2	19	-	5.74
Sparta town.....	29	29	28	95,700	3,418	45,200	1,614	47.2	24	4	-	10	-	-	2	8	-	5.58
Rural-nonfarm.....	18	18	10	7,300	-	2,300	-	-	13	-	2	-	-	-	-	11	-	-
WILLIAMSON COUNTY.....	171	141	110	358,700	3,261	175,600	1,596	49.0	134	2	9	7	-	-	32	62	22	5.45
Franklin town.....	104	80	60	223,100	3,718	91,100	1,518	40.8	77	2	5	1	-	-	17	34	18	5.40
Rural-nonfarm.....	67	61	50	135,600	2,712	84,500	1,690	62.3	57	-	4	6	-	-	15	28	4	5.53
WILSON COUNTY.....	326	298	232	614,600	2,179	323,500	1,147	52.6	234	50	33	5	-	6	31	113	46	5.72
Lebanon town.....	238	212	202	470,000	2,327	258,500	1,280	55.0	200	34	21	2	-	3	25	78	37	5.68
Rural-nonfarm.....	88	86	80	144,600	1,908	65,000	813	45.0	84	16	12	3	-	3	6	35	9	5.84

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, AND FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS: 1940  
[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
CHATTANOOGA	4,057	3,623	3,450	12,562,000	3,641	6,460,900	1,873	51.4	3,544	178	534	337	512	147	1,057	521	258	5.33
THE CITY.....	32	60	59	328,700	5,571	189,400	2,363	42.4	59	2	8	4	7	4	21	11	2	5.25
Ward 1.....	20	12	7	30,700	-	15,500	-	-	12	-	1	-	1	1	6	-	-	-
Ward 2.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ward 3 <sup>1</sup> .....	61	45	37	142,500	3,851	79,600	2,151	55.9	45	1	10	3	2	1	23	5	-	4.95
Ward 4.....	8	7	2	5,000	-	1,800	-	-	7	-	1	-	2	1	1	1	1	-
Ward 5.....	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ward 6 <sup>1</sup> .....	61	46	43	187,900	4,370	66,100	1,537	35.2	43	5	8	8	1	-	12	9	-	5.57
Ward 7.....	17	12	8	13,800	-	6,100	-	-	11	-	2	2	-	-	3	3	1	-
Ward 8.....	449	390	367	1,232,700	3,359	642,500	1,751	52.1	377	13	53	54	28	15	123	49	42	5.41
Ward 9.....	22	17	9	27,200	-	9,800	-	-	14	3	1	3	1	-	4	1	-	-
Ward 10.....	357	292	289	839,700	2,906	406,600	1,407	48.4	285	14	30	48	27	12	101	85	19	5.35
Ward 11.....	583	544	516	1,308,800	2,536	643,400	1,247	49.2	527	20	37	37	46	16	143	96	72	5.52
Ward 12.....	670	599	582	1,082,000	1,859	523,600	908	48.9	563	46	128	49	24	12	182	131	22	5.41
Ward 13.....	111	104	99	999,800	10,099	431,500	4,359	43.2	102	3	13	1	35	-	29	12	9	5.19
Ward 14.....	650	627	607	3,073,500	5,063	1,770,300	2,915	57.6	616	33	80	18	24	32	158	34	47	5.14
Ward 15.....	42	42	42	464,600	11,062	220,100	5,240	47.4	41	1	10	1	3	4	11	3	3	5.06
Ward 16.....	620	569	555	2,251,000	4,056	1,222,800	2,202	54.3	561	25	64	76	97	37	170	70	22	5.29
Ward 17.....	176	153	145	430,300	2,987	204,700	1,412	47.6	152	6	24	21	14	11	38	33	5	5.38
Ward 18.....	115	102	82	186,400	1,663	68,800	839	50.4	101	6	4	17	4	1	32	26	11	5.20

<sup>1</sup> Detailed mortgage data not shown for areas containing fewer than three mortgaged units.

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, AND FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual		Other
<b>KNOXVILLE</b>																		
THE CITY.....	3,630	3,324	3,173	10,986,700	3,463	5,554,300	1,750	50.6	3,259	262	212	90	393	202	847	759	494	5.80
Ward 1.....	20	14	14	35,700	-	15,500	-	-	13	-	2	-	-	1	7	3	-	-
Ward 2.....	6	4	4	18,500	-	9,200	-	-	4	1	-	-	-	-	2	1	-	-
Ward 3.....	29	29	29	53,300	1,838	26,400	910	49.5	26	2	3	-	-	1	7	5	8	5.58
Ward 4.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ward 5.....	16	16	16	38,300	-	16,800	-	-	14	7	-	-	-	-	4	2	1	-
Ward 6 <sup>1</sup> .....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ward 7.....	40	30	29	117,400	4,048	47,800	1,648	40.7	30	1	1	-	-	1	-	9	14	4 5.25
Ward 8.....	5	3	3	15,000	-	4,700	-	-	3	-	-	-	-	-	-	-	-	-
Ward 9.....	69	58	46	80,400	1,748	31,800	691	39.6	37	4	1	2	-	2	22	25	1	5.38
Ward 10.....	302	271	256	1,400,100	5,469	682,700	2,667	48.8	262	14	17	4	52	14	84	46	31	5.16
Ward 11.....	236	182	175	552,300	3,156	268,100	1,532	48.5	179	6	6	4	12	15	76	45	15	2.55
Ward 12.....	88	85	83	292,900	3,529	140,500	1,693	48.0	83	2	4	2	10	-	21	26	18	5.33
Ward 13.....	241	227	220	554,500	2,520	283,000	1,286	51.0	222	15	10	2	8	9	64	58	56	5.81
Ward 14.....	248	224	185	606,000	3,276	291,800	1,577	46.2	218	21	5	5	40	13	63	45	26	3.44
Ward 15.....	261	216	202	667,900	3,306	329,200	1,630	49.3	215	15	15	12	31	8	61	33	40	5.26
Ward 16.....	553	521	519	1,710,900	3,297	985,200	1,898	57.6	518	47	75	8	79	52	107	84	66	5.15
Ward 17.....	254	240	238	690,800	2,903	379,500	1,595	55.0	236	25	8	9	25	5	56	52	56	5.37
Ward 18.....	209	194	194	482,600	2,488	267,700	1,380	55.5	194	14	18	6	9	12	45	43	47	5.58
Ward 19.....	114	107	108	136,900	1,329	58,900	2,72	43.0	106	13	3	4	-	10	24	40	12	5.7
Ward 20.....	56	54	52	62,300	1,198	30,900	594	49.6	54	4	2	1	-	-	14	16	17	5.58
Ward 21.....	52	50	47	76,500	1,628	39,300	836	51.4	48	6	-	-	-	9	8	9	15	5.38
Ward 22.....	58	54	27	39,400	1,459	17,900	668	45.4	48	1	1	2	-	-	15	14	15	5.27
Ward 23.....	109	107	105	174,100	1,658	87,500	833	50.8	107	13	11	4	-	13	17	46	3	5.58
Ward 24.....	265	261	256	2,127,200	8,909	996,000	3,891	46.8	254	12	10	3	104	5	38	75	7	5.25
Ward 25.....	175	162	159	454,900	2,861	232,500	1,462	51.1	158	18	3	8	6	14	36	39	34	5.28
Ward 26.....	221	214	210	599,800	2,856	308,100	1,467	51.4	209	21	12	13	16	19	64	37	27	5.26
<b>MEMPHIS AND ADJACENT AREA</b>																		
MEMPHIS CITY.....	11,235	9,845	9,055	35,358,900	3,905	18,701,200	2,065	52.9	9,561	1,248	441	314	1,784	1,621	1,237	1,829	1,087	5.47
Tract 1.....	80	76	53	82,700	1,560	37,800	713	45.7	75	19	1	3	1	3	21	18	9	5.61
Tract 2.....	40	95	94	53,200	1,565	22,200	653	41.7	35	8	3	-	-	4	10	6	4	5.37
Tract 3.....	141	122	112	210,900	1,883	96,400	861	45.7	121	16	13	6	9	15	24	23	15	5.52
Tract 4.....	186	169	162	320,300	1,977	181,100	1,118	56.5	157	45	1	6	29	5	20	58	3	5.64
Tract 5.....	21	21	21	31,700	-	23,200	-	-	21	13	-	-	-	-	5	1	2	-
Tract 6.....	214	209	200	262,900	1,315	111,300	557	42.3	200	65	-	4	2	7	24	84	14	5.64
Tract 7.....	245	240	224	1,046,700	4,673	711,600	3,177	68.0	229	5	25	32	28	58	34	43	4	5.20
Tract 8.....	181	115	114	204,600	1,795	110,900	973	54.2	113	49	4	4	-	7	15	28	6	5.65
Tract 9.....	322	316	307	891,800	2,905	624,700	2,038	70.0	311	35	8	-	47	60	32	84	45	5.36
Tract 10.....	94	93	86	96,100	1,117	43,000	500	44.7	89	56	-	1	-	7	3	19	3	5.90
Tract 11.....	120	109	105	205,100	1,953	105,900	1,009	51.6	107	46	10	6	1	4	16	21	3	5.61
Tract 12.....	161	154	151	497,200	3,293	325,700	2,157	65.5	149	23	7	1	17	63	12	13	13	5.56
Tract 13.....	277	247	206	605,500	2,940	346,800	1,683	57.3	241	47	13	6	40	50	35	40	10	5.63
Tract 14.....	82	32	32	90,600	2,831	52,100	1,628	57.5	32	6	2	-	-	1	5	9	6	5.06
Tract 15.....	316	294	287	1,093,600	3,810	708,800	2,470	64.8	293	45	7	8	56	120	16	32	9	5.36
Tract 16.....	334	315	310	2,639,400	8,514	1,306,100	4,213	49.5	310	6	20	1	117	59	29	33	45	5.19
Tract 17.....	552	496	480	2,535,900	5,288	1,254,200	2,613	49.5	487	31	8	3	173	108	54	34	47	5.39
Tract 18.....	80	74	69	106,600	1,545	45,800	635	41.1	73	6	4	3	2	1	6	17	30	8 5.52
Tract 19.....	116	98	94	224,000	2,883	109,500	1,165	48.9	95	24	9	2	3	12	18	25	1	5.61
Tract 20.....	87	57	52	128,600	2,473	66,900	1,287	52.0	52	14	1	3	6	8	10	9	15	5.48
Tract 21.....	28	21	19	30,000	-	15,600	-	-	21	6	3	2	-	1	3	5	1	-
Tract 22 <sup>1</sup> .....	5	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 23.....	56	41	36	96,500	2,681	35,300	981	36.6	41	14	3	2	-	1	5	12	4	5.59
Tract 24.....	112	93	90	336,400	3,738	162,600	1,807	48.3	88	10	8	2	11	14	13	21	9	5.59
Tract 25.....	366	296	288	1,412,400	4,904	700,100	2,431	49.6	294	16	17	2	94	61	43	86	25	5.49
Tract 26.....	252	217	212	1,364,000	6,484	617,900	2,915	45.3	204	20	5	6	68	20	33	29	24	5.28
Tract 27.....	174	154	152	625,900	4,118	336,900	2,216	53.8	154	23	9	5	48	9	21	31	8	5.38
Tract 28.....	181	116	91	181,800	1,998	79,400	873	43.7	97	25	-	3	3	6	13	42	5	5.70
Tract 29.....	79	46	44	429,000	9,750	211,500	4,807	49.3	44	4	5	1	16	5	4	4	5	5.16
Tract 30.....	33	33	24	59,300	-	36,000	-	-	31	10	-	-	-	1	7	3	6	4 5.37
Tract 31.....	129	97	89	636,700	7,154	270,400	3,038	42.5	93	13	10	4	18	9	17	15	7	5.33
Tract 32.....	243	174	173	782,500	4,523	355,400	2,054	45.4	171	22	8	11	31	13	30	30	26	5.33
Tract 33.....	230	189	179	1,045,000	5,838	489,100	2,732	46.8	197	21	6	6	64	21	33	19	17	5.34
Tract 34.....	177	133	129	848,900	6,581	416,900	3,232	49.1	130	5	14	1	35	31	13	29	2	5.41
Tract 35.....	237	211	185	1,200,400	6,489	606,500	3,278	50.5	208	13	13	1	50	40	38	20	33	5.29
Tract 36.....	119	92	81	525,600	6,489	205,300	2,535	39.1	86	8	9	4	17	6	24	14	4	5.22
Tract 37.....	61	39	34	154,100	4,532	65,200	2,506	55.3	37	4	2	-	2	3	11	12	3	5.10
Tract 38.....	57	32	31	156,600	5,052	77,300	2,494	49.4	31	5	2	-	3	4	11	5	1	5.17
Tract 39.....	22	12	4	15,900	-	-	-	-	10	3	1	-	-	-	-			

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, AND FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES														Av. interest rate—first mtg. (%)		
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC		Indi- vidual	Other
<b>MEMPHIS CITY—Con.</b>																		
Tract 51.....	17	16	13	51,900	-	18,400	-	-	15	3	1	1	-	3	1	5	1	-
Tract 52.....	34	27	26	81,100	1,196	17,100	658	55.0	27	1	-	-	-	1	4	14	1	5.56
Tract 53.....	101	93	82	142,800	1,785	100,800	1,223	70.8	91	7	3	-	2	6	9	24	40	5.80
Tract 54.....	80	79	70	91,600	1,809	37,000	523	40.4	74	6	2	6	1	1	9	45	1	5.76
Tract 55.....	136	115	102	197,800	1,928	98,700	968	49.9	112	16	4	1	15	28	17	29	2	5.68
Tract 56.....	106	100	99	413,800	4,120	253,600	2,562	61.3	98	10	1	1	45	11	10	5	15	5.44
Tract 57.....	170	157	129	405,000	3,140	229,800	1,781	56.7	155	17	4	7	44	5	21	24	33	5.61
Tract 58.....	155	128	122	291,700	2,391	149,400	1,225	51.2	121	25	14	8	18	15	16	22	3	5.70
Tract 59.....	245	172	168	494,000	2,940	235,100	1,999	47.6	169	26	10	6	21	23	24	27	32	5.70
Tract 60.....	140	137	138	217,400	1,635	110,100	823	50.6	134	17	4	-	2	89	14	6	2	5.74
Tract 61.....	151	146	53	108,100	2,040	54,900	1,036	50.8	144	21	2	2	2	23	21	68	10	5.71
Tract 62.....	317	264	211	849,400	4,026	434,900	2,061	51.2	253	11	17	21	74	25	41	35	25	5.57
Tract 63.....	804	253	225	839,900	3,716	398,500	1,763	47.4	246	25	10	5	58	23	39	68	18	5.55
Tract 64.....	248	221	151	918,700	6,051	452,000	2,993	49.5	210	8	7	9	43	91	24	17	11	5.98
Tract 65.....	78	76	51	99,900	1,959	43,600	855	43.6	74	6	4	1	6	9	6	36	6	5.68
Tract 66.....	214	168	153	566,200	3,701	268,700	1,756	47.5	165	34	6	6	24	37	26	26	6	5.59
Tract 67.....	208	196	172	246,000	1,430	142,000	860	60.2	190	17	3	2	6	86	21	89	15	6.11
Tract 68.....	196	194	191	308,400	1,615	154,600	862	53.4	137	22	1	1	1	1	9	75	77	5.53
Tract 69.....	226	222	220	779,400	3,543	552,400	2,511	70.9	222	10	3	9	29	99	6	5	61	5.82
Tract 70.....	376	367	357	1,331,200	3,729	869,000	2,490	66.8	348	26	10	-	101	24	33	38	121	5.20
Tract 71.....	188	181	177	1,107,800	6,239	489,600	2,766	44.2	160	9	3	5	65	12	17	22	27	5.40
Tract 72.....	362	350	350	1,579,200	4,512	966,100	2,760	51.2	350	26	15	34	133	94	25	21	2	5.42
Tract 73.....	150	143	142	994,300	7,002	572,900	4,035	57.6	143	11	6	-	29	13	13	58	10	5.10
Tract 74.....	231	212	204	654,700	3,258	377,900	1,852	56.9	204	35	11	15	27	40	37	7	2	5.52
Tract 75.....	37	34	31	73,800	2,365	47,700	1,539	65.1	32	13	4	-	2	1	1	7	4	5.92
<b>Other tracted area in Shelby County:</b>																		
Tract S-1.....	35	35	33	27,300	827	13,300	403	48.7	32	3	-	2	-	3	2	22	-	5.52
Tract S-2.....	225	222	216	295,700	1,369	116,500	539	39.4	220	26	9	1	1	54	13	112	4	5.89
Tract S-3.....	34	34	34	153,800	4,524	92,400	2,718	60.1	18	1	2	-	3	1	10	-	-	5.69
Tract S-4.....	86	86	36	459,800	12,772	132,800	3,689	28.9	80	5	2	18	9	-	2	14	30	5.19
Tract S-5.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract S-6.....	126	121	117	302,600	2,586	181,900	1,555	60.1	118	13	4	8	11	31	10	31	10	5.66
Tract S-7.....	16	16	16	56,700	-	32,100	-	-	16	1	-	-	-	7	2	5	1	-
Tract S-8.....	42	40	38	74,900	1,971	19,900	524	26.6	40	7	1	1	-	3	7	21	-	5.51
Tract S-9.....	57	52	50	137,800	2,755	75,200	1,504	54.6	52	11	2	4	9	9	6	10	1	5.71
<b>NASHVILLE</b>																		
<b>THE CITY.....</b>	<b>4,895</b>	<b>3,899</b>	<b>3,668</b>	<b>12,537,200</b>	<b>3,418</b>	<b>6,096,100</b>	<b>1,662</b>	<b>48.6</b>	<b>3,801</b>	<b>226</b>	<b>704</b>	<b>141</b>	<b>434</b>	<b>435</b>	<b>759</b>	<b>585</b>	<b>517</b>	<b>5.43</b>
Tract 1.....	135	105	99	175,400	1,772	71,600	723	40.8	100	12	4	4	-	14	24	34	8	5.38
Tract 2.....	124	106	99	173,000	1,747	73,500	742	42.5	102	12	18	5	2	6	18	30	11	5.72
Tract 3.....	83	75	65	160,100	2,463	57,300	822	35.8	72	3	4	1	2	13	24	21	4	5.44
Tract 4.....	23	22	10	26,500	-	12,000	-	-	20	2	2	-	-	-	6	5	5	-
Tract 5.....	43	43	35	61,300	1,751	18,800	537	30.7	37	1	2	-	-	5	11	16	2	5.41
Tract 6.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 7.....	5	4	4	12,200	-	6,500	-	-	4	-	-	2	-	1	-	-	1	-
Tract 8.....	6	5	2	3,400	-	900	-	-	4	-	-	2	1	-	1	-	-	-
Tract 9.....	3	3	3	12,500	-	4,400	-	-	3	-	1	-	-	-	-	2	4	-
Tract 10.....	22	18	10	16,500	-	5,000	-	-	17	-	-	2	-	-	4	4	7	-
Tract 11.....	60	46	41	124,700	3,041	55,500	1,254	44.5	46	-	10	1	2	1	7	19	6	5.64
Tract 12.....	71	46	39	185,600	4,764	86,600	2,221	46.6	45	1	9	1	4	10	12	4	4	5.37
Tract 13.....	152	101	64	355,000	5,547	184,100	2,877	51.9	99	4	15	1	18	7	18	8	28	5.39
Tract 14.....	129	151	143	331,200	3,715	257,100	1,798	48.4	146	3	20	5	28	12	29	12	44	5.50
Tract 15.....	129	92	87	292,300	3,360	120,500	1,385	41.2	90	3	20	5	12	6	20	7	17	5.45
Tract 16.....	59	55	51	90,800	1,780	37,200	729	41.0	54	2	8	1	1	12	13	14	3	5.45
Tract 17.....	32	20	20	49,800	-	19,200	-	-	20	1	5	-	-	-	3	3	8	-
Tract 18.....	49	30	29	47,100	1,624	18,100	624	38.4	29	6	3	1	1	-	9	7	2	5.53
Tract 19.....	46	40	35	51,700	1,477	17,400	497	33.7	40	1	14	1	1	-	11	6	6	5.53
Tract 20.....	594	496	478	2,303,700	4,819	1,192,300	2,494	51.8	488	27	83	17	101	66	107	38	49	5.24
Tract 21.....	345	311	290	1,851,100	6,383	1,004,500	3,464	54.3	304	12	59	6	74	57	45	32	19	5.13
Tract 22.....	167	114	112	609,100	5,438	281,100	2,510	46.2	112	10	26	1	26	6	24	11	8	5.44
Tract 23.....	183	146	137	567,400	4,142	295,700	2,158	52.1	142	26	30	6	17	12	19	16	16	5.50
Tract 24.....	5	4	4	10,500	-	5,200	-	-	4	-	-	-	-	-	1	2	-	-
Tract 25.....	30	25	23	71,000	-	34,000	-	-	21	-	1	2	-	4	8	4	2	-
Tract 26.....	63	57	56	67,300	1,202	30,700	548	45.6	47	1	5	-	2	6	14	16	3	5.59
Tract 27.....	151	133	121	284,100	2,348	90,600	749	31.9	124	-	16	3	-	7	39	25	34	5.39
Tract 28.....	330	276	268	725,000	2,705	334,500	1,243	46.1	271	16	70	14	20	42	40	38	31	5.59
Tract 29.....	195	154	150	241,100	1,607	111,200	741	46.1	148	13	18	7	2	3	35	35	35	5.53
Tract 30.....	15	15	15	22,800	-	9,000	-	-	15	-	-	-	-	1	3	5	1	-
Tract 31.....	44	20	20	67,500	-	30,500	-	-	18	2	4	-	2	-	3	5	2	-
Tract 32.....	92	72	71	154,700	2,179	73,700	1,038	47.6	72	5	16	1	6	13	13	9	9	5.57

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (\*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (\*\*) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	49,984	44,801	40,826	137,891,700	3,378	70,242,600	1,721	50.9	43,373	5,247	5,113	2,112	4,701	3,894	6,990	10,207	5,109	5.52
Inside principal metropolitan districts.....	31,908	28,381	26,708	103,013,300	3,857	53,417,200	2,000	51.9	27,638	2,608	2,944	1,306	4,063	3,479	4,800	5,350	3,088	5.41
Outside principal metropolitan districts.....	18,081	16,420	14,118	34,878,400	2,470	16,825,400	1,192	48.2	15,735	2,639	2,169	806	638	415	2,190	4,857	2,021	5.72
URBAN.....	33,768	29,495	27,012	94,232,900	3,489	47,824,800	1,771	50.8	28,636	3,375	2,843	1,288	3,686	2,762	5,241	6,029	3,412	5.47
Inside principal metropolitan districts.....	24,126	20,998	19,652	72,525,000	3,690	37,379,700	1,902	51.5	20,469	1,927	1,899	948	3,165	2,472	3,939	3,753	2,366	5.41
Outside principal metropolitan districts.....	9,642	6,497	7,366	21,707,900	2,949	10,445,100	1,419	48.1	6,167	1,448	944	340	521	290	1,802	2,276	1,046	5.64
RURAL-NONFARM.....	16,166	15,306	13,814	43,658,800	3,160	22,417,800	1,623	51.3	14,737	1,872	2,270	824	1,015	1,132	1,748	4,178	1,697	5.62
Inside principal metropolitan districts.....	7,777	7,383	7,056	30,488,300	4,321	16,037,500	2,273	52.6	7,169	681	1,045	358	898	1,007	861	1,597	722	5.42
Outside principal metropolitan districts.....	8,389	7,923	6,758	13,170,500	1,949	6,380,300	944	48.4	7,568	1,191	1,225	466	117	125	888	2,531	975	5.81
PRINCIPAL METROPOLITAN DISTRICTS																		
CHATTANOOGA DISTRICT.....	6,337	5,864	5,553	20,465,400	3,685	10,255,300	1,847	50.1	5,729	342	739	556	774	412	1,509	1,014	383	5.32
Chattanooga city.....	4,057	3,623	3,450	12,562,000	3,641	6,450,900	1,873	51.4	3,544	178	534	337	512	147	1,057	521	258	5.33
Outside central city.....	2,280	2,241	2,103	7,903,400	3,758	3,795,400	1,805	48.0	2,185	164	205	219	252	265	452	498	125	5.31
Urban.....	396	391	378	1,218,500	3,224	655,900	1,735	53.8	337	32	11	67	42	83	64	74	14	5.35
Rural-nonfarm.....	1,884	1,850	1,725	6,684,900	3,875	3,139,500	1,820	47.0	1,798	132	194	152	220	182	388	419	111	5.31
District includes following urban places and rural-nonfarm areas:																		
In Hamilton County, Tenn.....	5,760	5,298	5,025	19,088,600	3,789	9,518,500	1,894	50.0	5,177	238	695	510	742	385	1,386	691	330	5.32
Chattanooga city*.....	4,057	3,623	3,450	12,562,000	3,641	6,450,900	1,873	51.4	3,544	178	534	337	512	147	1,057	521	258	5.33
East Ridge town*.....	309	307	305	1,080,200	3,530	567,300	1,854	52.5	304	13	8	66	42	67	39	59	10	5.39
Rural-nonfarm**.....	1,394	1,368	1,269	5,396,400	4,252	2,490,400	1,962	46.1	1,329	47	158	107	188	171	290	311	62	5.27
In Catoosa County, Ga.....	140	133	132	305,200	2,312	135,400	1,026	44.4	133	30	6	4	1	-	39	27	26	5.37
In Dade County, Ga.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Walker County, Ga.....	437	433	396	1,121,600	2,832	602,400	1,521	53.7	419	74	38	42	31	27	84	96	27	5.39
Rossville city.....	87	84	72	138,300	1,921	88,700	1,232	64.1	83	19	3	1	-	16	25	15	4	5.21
Rural-nonfarm.....	350	349	324	983,300	3,065	513,700	1,585	52.2	336	55	35	41	31	11	59	81	23	5.44
KNOXVILLE DISTRICT.....																		
Knoxville city*.....	3,630	3,324	3,173	10,986,700	3,463	5,554,300	1,750	50.6	3,259	262	212	90	393	202	847	759	494	5.30
Outside central city*.....	1,461	1,415	1,377	5,125,100	3,722	2,778,500	2,018	54.2	1,355	88	132	47	137	127	187	370	272	5.45
Rural-nonfarm**.....	1,461	1,415	1,377	5,125,100	3,722	2,778,500	2,018	54.2	1,355	88	132	47	137	127	187	370	272	5.45
MEMPHIS DISTRICT.....																		
Memphis city.....	11,235	9,845	9,055	35,358,900	3,905	18,701,200	2,065	52.9	9,561	1,248	441	314	1,784	1,621	1,237	1,829	1,087	5.47
Outside central city.....	1,220	1,185	1,073	3,125,000	2,912	1,608,800	1,495	51.3	1,129	153	36	49	35	212	92	424	128	5.60
Urban.....	154	147	139	314,300	2,261	204,500	1,471	65.1	134	5	2	1	7	30	49	39	5.44	
Rural-nonfarm.....	1,066	1,038	934	2,810,700	3,009	1,399,300	1,498	49.8	995	148	34	48	34	205	62	375	89	5.62
District includes following urban places and rural-nonfarm areas:																		
In Shelby County, Tenn.....	12,295	10,878	9,987	38,135,600	3,819	20,084,800	2,011	52.7	10,551	1,393	473	362	1,818	1,826	1,299	2,204	1,176	5.49
Memphis city*.....	11,235	9,845	9,055	35,358,900	3,905	18,701,200	2,065	52.9	9,561	1,248	441	314	1,784	1,621	1,237	1,829	1,087	5.47
Rural-nonfarm**.....	1,060	1,033	932	2,776,700	2,979	1,383,600	1,485	49.8	990	145	32	48	34	205	62	375	89	5.62
In Crittenden County, Ark.....	160	152	141	348,300	2,470	220,200	1,562	63.2	189	8	4	1	1	7	30	49	39	5.44
West Memphis city.....	154	147	139	314,300	2,261	204,500	1,471	65.1	134	5	2	1	7	30	49	39	5.44	
Rural-nonfarm.....	6	5	2	34,000	-	15,700	-	-	5	3	2	1	-	-	-	-	-	-
NASHVILLE DISTRICT.....																		
Nashville city*.....	4,895	3,899	3,668	12,537,200	3,418	6,096,100	1,662	46.6	3,801	226	704	141	434	435	759	585	517	5.43
Outside central city*.....	3,862	3,567	3,478	17,190,100	4,943	9,385,000	2,698	54.6	3,495	406	728	156	539	504	322	541	299	5.40
Rural-nonfarm**.....	3,862	3,567	3,478	17,190,100	4,943	9,385,000	2,698	54.6	3,495	406	728	156	539	504	322	541	299	5.40

<sup>1</sup> Comprising 2 districts in Knox county, outside Knoxville city.

<sup>2</sup> Comprising 8 districts in Davidson County, outside Nashville city.